



**STANDARD TARRIFFS
AND CHARGES**

January 2021

Standard Tariff and Charges

1. MINIMUM ACCOUNT OPENING BALANCES

PRIVATE BANKING RELATIONSHIP	£150,000.00/ \$150,000.00
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A minimum balance of £150,000 or USD150,000 must always be held by the Clients in any of our products. Any fixed deposit balances will count towards the minimum balance. Clients with an FBN UK Mortgage are exempted from the minimum balance requirement.

2. General Banking Services

Monthly Balance and Account Maintenance Charges	<p>Personal Accounts:</p> <p>Minimum monthly balance to be maintained in any accounts is £10,000.00 or currency equivalent unless notified otherwise.</p> <p>A monthly charge of GBP10, US\$20, EUR15 will be debited to your account(s) if your account balance falls below the minimum balance required for the currency.</p>
Annual Account Charge (Irrespective of balance)	£400.00 p.a deducted quarterly in arrears at £100.00 per quarter
Instant Savings Account * Minimum Balances:	A minimum balance of GBP10,000.00 US\$10,000.00 or EUR10,000.00 is required to always be maintained in the account or monthly charges will apply.
30, 60- & 90-Day Notice Account * Minimum Balances and Penalty Fees:	<p>A minimum balance of GBP10,000.00, US\$10,000 or EUR10,000.00 is required to be maintained or monthly charges will apply.</p> <p>The respective notice period of 30, 60 or 90 days should be given for all withdrawals so as not to incur a fee.</p>

	Withdrawals without giving the required notice period will incur a fee equivalent to the gross rate of interest applicable on the date of withdrawal, for the number of notice days not given, calculated on the amount of the withdrawal.(minimum charge £10 or currency equivalent).
*Interest rates are variable and are paid on a tiered balance basis. Details of current and historical rates are available on request.	

3. Fixed Deposit Minimum Balance and Fees:

Minimum balance for Fixed Deposit is **GBP150,000 or USD150,000.000**.

Requests for early repayment of a Fixed Deposit is at the entire discretion of the Bank and may not be granted in certain circumstances. If access to funds is required prior to the maturity date, a fee of 0.015% or higher, minimum GBP40 or currency equivalent, will be charged based on the amount of the Fixed Deposit.

** . A minimum balance of £150,000 or USD100,000 must always be held by Client. Any fixed deposit balances will count towards the minimum balance requirement.

4. Debit Cards

Annual Debit Card Fee: Debit Cards (£/\$/€)	GBP Debit Card: £100 US\$ Debit Card: \$150 € Debit Card: €125
Cash Withdrawal	Free
Replacement Debit Card due to loss, theft etc	£20

5. Payments /Other Account Services

Payments made within the UK	
<ul style="list-style-type: none"> • Faster Payment • CHAPS (email or Paper Request) • CHAPS (Online) 	N/A £35 £10
International Payment/Transfer made through the Online Banking Service	£20

International Payment/Transfer made through Paper or email request	£35 or currency equivalent
Returned payment due to insufficient funds in your account GBP/US\$/EUR	£35
Stopped cheque instruction	£25
GBP cash withdrawals over £10,000 (Please note that FBN Bank UK requires 48 hours' notice for large cash withdrawals) (subject to cash being available)	1.5% of sum withdrawn, minimum charge £150 (and equivalent for US\$ and € withdrawals)
Foreign Currency withdrawals over \$10,000.00 (Please note that FBN Bank UK requires 48 hours' notice for large cash withdrawals) (subject to cash being available)	1.5% of sum withdrawn, minimum charge £150 (and equivalent for US\$ and € withdrawals)
Standing Order Set Up	£10
End of Month Statements via email	Free
Statements at additional frequencies or duplicates	£10 per statement
Bank Confirmation of Account/Reference letters	£35

FBN Bank (UK) Limited requires at least 48 hours' notice for cash withdrawals over £10,000, US\$10,000 or €10,000.

All tariffs and charges stated are quoted as a flat fee per payment/item/transaction unless stated otherwise and may be charged as a currency equivalent at a rate determined by us.

Any Agent Bank charges incurred will be debited to your Account at cost.

For any other product or service or for any additional work carried out by the Bank, Customers will be informed by the Bank of the relevant charges before that product or service is provided, or before the additional work is carried out, or as requested by the Customer.

For any information on the above tariffs and charges, please contact us at:

FBN Bank UK, 28 Finsbury Circus, EC2M 7DT or telephone +44(0)207 826 3025 or +44(207 920 4920. You can also email our Client Services team at clientservicesgroup@fbnbank.co.uk

II. SCHEDULE OF FEES FOR MORTGAGES

Arrangement Fee	This fee is payable on the mortgage by the Borrower and must be paid prior to drawdown as follows: <ul style="list-style-type: none"> • 1% Arrangement Fee payable on loans above £500,000 • 1.5% - 2% arrangement fee payable on loans below £500,000
Blocked Cash Deposit	This applies to Buy-to-Let Loans. The Bank requires a blocked cash deposit for borrowings where the rental income does not cover 125% of the monthly repayment. (example – Loan Amount £250,000, Rental Income £18,000, Mortgage Repayment £25,000) (Blocked Deposit - £13,250) The blocked cash deposit is kept in a non-interest yielding account
Valuation Fee	The Borrower is responsible for paying the cost of valuation as determined by the Valuer, dependent on the location and value of the property. The valuation cost cannot be added to the loan and must be paid before the valuation is commissioned.
Conveyancing Cost	The conveyancing / Solicitor's cost is agreed to , and borne by the Borrower
Building Insurance Cost	Payable by the Borrower to the Insurer. This depends on the value of the property.
Early Repayment Charge	2% early repayment charge if Mortgage is repaid within the first two years for all mortgage loans
Mortgage Discharge Fee	Payable by the Borrower at the end of the mortgage to a UK Solicitor

**This list is not exhaustive but represents a schedule of likely fees to be incurred when obtaining a Mortgage from FBN Bank UK.

***FBN Bank UK is not responsible for fees and charges from Third Party Providers

For any information on the above Mortgage fees, please contact us at:
FBN Bank UK, 28 Finsbury Circus, EC2M 7DT or telephone +44(0)207 826 3025 or +44(207 920 4920. You can also email our Mortgage team at mortgageandlending@fbnbank.co.uk