



Scale of Charges

Banking Services for Business Clients

The Coutts Business Current Account

All charges for business and commercial accounts are subject to a minimum £1 per transaction charge unless otherwise negotiated with our Managers. Online transactions will not incur this charge.

Our Managers often carry out additional work on behalf of personal, business and commercial clients for which there may be an additional charge. Arrangement fees on loan or overdraft finance are subject to negotiation.

The Coutts Unarranged Overdraft Borrowing Rate is 10% over the Currency Reference Rate. The Currency Reference Rate is:

- the Coutts & Co Base Rate for Sterling accounts; and
- for all other currencies, the Coutts Currency Base Rate.

We may vary the Unarranged Overdraft Borrowing Rate and may also introduce or change any fee relating to this unarranged borrowing, and if we do so, we will provide not less than 60 days' notice before the changes take effect.

The Coutts & Co Base Rate tracks the Bank of England Base Rate and will follow any change in the Bank of England Base Rate. If the Bank of England Base Rate goes below zero, then the Coutts & Co Base Rate will be zero. The Coutts Currency Base Rate will follow any change in external reference rates. If the reference rate used to determine the Coutts Currency Base Rate falls below zero, then the Coutts Currency Base Rate will be zero. We will advertise any changes to our Base Rates after it takes effect on our website at www.coutts.com. Additionally, any changes to the Coutts & Co Base Rate will be advertised in in three national daily newspapers and in our offices and branches.

Interest on your overdrafts will be calculated on your daily balances and debited from your Current Account at the end of March, June, September, and December each year. Before we debit your Account, we will give you at least 14 days' notice of the amount to be deducted.

If you close your Account, we will calculate any interest that you owe and debit it from your Business Current Account.

Coutts

Cards

The following fees are payable in addition to any Current Account charges:

Visa Classic Card	No fee
Visa Gold Card	No fee
Visa Gold Card cash withdrawal	No fee

Non-Sterling Transaction Fees

The sterling amount for any non-sterling transactions and cash withdrawals using your Select or Visa Cards will be calculated by applying the Payment Scheme Exchange Rate provided to us by Visa and a Non-Sterling Transaction Fee of 2.75%. The sterling amount for any non-sterling transactions and cash withdrawals using your Coutts Business Debit Card will be calculated by applying the Payment Scheme Exchange Rate provided to us by MasterCard® and a Non-Sterling Transaction Fee of 2.65%.

Ancillary Services

Replacement/copy paper statements	£3 per issued statement
Additional paper statements	Daily (£28.75 per quarter) Weekly (£6.25 per quarter)
Audit report	£50+VAT
Credit enquiries	£9.50+VAT
UK bankers draft	£15
CHAPS payment	£25
Unpaid Direct Debits (on 3rd party a/c)	£25
Unpaid standing orders (on 3rd party a/c)	£25

International Banking Services

Overseas bankers draft	0.25% (min £20 max £100)
Payments under recourse in favour of an account in our books	0.1% (min £25, max £50)
Overseas electronic payment	Coutts 24 £25 Coutts Online £15
Foreign currency cheque by collection	0.3% (min £30, max £90)
Foreign currency cheque by negotiation	0.3% (min £15, max £90)
Negotiation of sterling cheque	0.3% (min £15 max £90) plus interest fee of 1% of value
Payment Delivery Charge**	USA £3 Europe £6 Rest of World £9
Crediting receipts from a EU or EEA country in Euros (SWIFT)	No fee

Crediting receipts from a non-EU or EEA country in Euros (SWIFT)	£15 (where beneficiary bears the charge)
Crediting receipts from any country, in a currency other than Euros (SWIFT)	£15 (where beneficiary bears the charge)
Single European Payment Area (SEPA) Euro Credit Transfer	£0.25 per transaction (Sending a payment) No fee (Receiving a payment)

Safe Custody

The following fees (unless otherwise stated) are charged in advance, in April, and are shown inclusive of VAT. No fees are payable for holding wills where the Bank is named as executor.

Small envelopes	£35 pa per item
Small/medium boxes, pictures, deeds, packages and large envelopes	£100 pa per item
Large boxes, chests, trunks, pictures, suitcases and deed boxes	£350 pa per item
List of boxes, envelopes, etc, held	No fee
Access to items*	No fee

Online Banking Service

To register for the Online Banking Service	No charge
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Payments instructed online

CHAPS payments	£15
Overseas electronic payments	£15
Same Day Faster Payments	£0.70
Future Dated Faster Payments	£0.25
Payment Delivery Charge**	USA £3 Europe £6 Rest of World £9

* We reserve the right to charge for valuation visits.

** If you are sending money anywhere in the UK or to the EEA the only permitted charging option for that payment will be Shared Charges. Shared Charges means you pay for the charges levied by Coutts and the beneficiary pays any charges levied by the beneficiary bank for receipt of the funds (a Payment Delivery Charge). If you are sending money outside the UK then you may pay the Payment Delivery Charge to ensure the beneficiary receives the specific amount required. Charges quoted above may be subject to currency conversion where applicable. Please note in some cases, outside of the UK where it is local banking practice, the intermediary and/or beneficiary bank may deduct their fee(s) from the payment in any event.

If you would like this document in another format such as Braille, large print or audio, please let us know.