

# A reminder of what will change when we align you to the Coutts Private Client Banking Tariff

## Changes from 1 June 2026

- We will apply a Relationship Fee of £125 per month when the combined value of your holdings with Coutts is less than £3,000,000\* on the last working day of the month. This is a change from the current £250,000 threshold.
- We will apply a Relationship Fee to each sole and joint relationship when you hold below the £3,000,000 threshold. However, if all named parties in a joint relationship also have a sole relationship with Coutts, we will waive the Relationship Fee for the joint relationship.
- If the Relationship Fee applies, we will debit the charge at the end of the following month instead of at the end of each quarter. See the 'Our new charging cycle' section of this Guide for an example.
- If you have a Coutts Travel Protection policy, we will debit the fee monthly, instead of quarterly. This fee will only be applied if the combined value of your holdings with us is less than £1,000,000 on the last working day of the month.
- We will use this new monthly charging cycle to calculate the Crown Earn Rate for our Thank You From Coutts reward programme. This is currently calculated quarterly.
- We will rename the 'Banking Relationship Account Tariff' as the 'Relationship Fee' across all documentation by 1 June 2026.

These changes are reflected in the enclosed Private Client Banking Tariff, which will form part of your Private Client Agreement with us from 1 June 2026, replacing the tariff that applies to your relationship today.

All other pricing and charges set out in the Coutts tariff are the same as those in your current tariff.

All other documents relevant to your relationship with us are available on our website and will also be updated by 1 June 2026.

## Why we are changing your tariff

We have maintained the tariff and pricing that applied to your relationship with Adam & Company for the last three years. By bringing you under the Coutts tariff, the fees associated with your private banking accounts and relationship will be consistent with those that will apply to our wider private client community.

While our Relationship Fee will increase when your tariff changes, it reflects the costs involved in delivering our services and allows us to continue investing in the Coutts banking experience for you.

## How the Relationship Fee will change

Combined value of your holdings with Coutts	Today - payable quarterly	From 1 June 2026 - payable monthly	
	Monthly Relationship Fee	Relationship Fee increase	Monthly Relationship Fee
£0 - £249,999.99	£40	+ £85 per month	£125
£250,000 - £2,999,999.99	£0	+ £125 per month	
£3,000,000+	£0	£0	£0

## How we calculate the combined value of your holdings with us

There is no change to how we calculate what you hold with us. The combined value of your holdings with Coutts includes:

- The total value of deposits held in current and savings accounts with us.
- The value of drawn down mortgages and loans with us (excluding overdrafts and credit cards). For instance, if you have £1,000,000 outstanding on your mortgage account, we will add +£1,000,000 to your deposits and qualifying investments when calculating the combined value of your holdings.
- Qualifying investments, which include:
  - investments that we manage through either a discretionary or advisory portfolio relationship
  - where you have invested in our Coutts Managed Fund or Coutts Personal Portfolio Fund ranges
  - investments placed through Coutts Invest
  - investments placed through our Execution Only Dealing Service or any other investment products held in custody with us
  - investments held with us in Stocks and Shares ISAs.

For sole relationships, we will consider the combined value of your holdings in your sole and joint relationships. For joint relationships, we will only consider the combined value of your holdings in the joint relationship.

\*All values stated in this Guide are GBP or sterling equivalent in alternative currencies

## Next steps and options

If you are comfortable with the changes outlined in this Guide, you do not need to do anything. We will align you to the Coutts Private Client Banking Tariff automatically on 1 June 2026.

**If you have concerns about what these changes could mean for you, you have a number of options:**

- If you would like to explore options that would result in the Relationship Fee being waived, including increasing your holdings with us, please talk to your Private Banker.

If you feel that Coutts may no longer be right for you:

- We understand that your financial needs and priorities can evolve over time. If you feel that Coutts may no longer align with your current goals, your Private Banker can support you in exploring other options.
- If you are thinking about moving to another provider, please let us know. You can also find details of the Current Account Switch Service at [currentaccountswitch.co.uk](http://currentaccountswitch.co.uk).

## Our new charging cycle

The illustration below provides an example of when we will:

- calculate the combined value of your holdings with us
- let you know if the Relationship Fee applies
- debit the Relationship Fee if it does apply.

Remember, we will only charge the Relationship Fee when the combined value of your holdings with us falls below £3,000,000\* on the last working day of the month.

### When we will debit any final quarterly fees

As also illustrated below, we will debit any final Relationship Fee or Coutts Travel Protection fees that apply under our current quarterly charging cycle on or after 30 June 2026. This will be based on the average value of your holdings with us on the last working days of March, April and May 2026.

The first fees to be applied under our new monthly charging cycle will be debited on or after 31 July 2026, based on the combined value of your holdings with us on 30 June 2026.

	1 June 2026	From 15 June 2026	30 June 2026	From 14 July 2026	31 July 2026	From 14 August 2026	31 August 2026
Our new charging cycle	We align you to the Coutts Private Client Banking Tariff.		We calculate your combined value of holdings with Coutts to determine if the Relationship Fee applies for June.	We issue a pre-advise of the June Relationship Fee (if applicable).	June Relationship Fee debited.  We calculate your combined value of holdings with Coutts to determine if the Relationship Fee applies for July.	We issue a pre-advise of the July Relationship Fee (if applicable).	July Relationship Fee debited.  We calculate your combined value of holdings with Coutts to determine if the Relationship Fee applies for August.
Our existing charging cycle	We calculate the average combined value of your holdings with us on the last working days of the final charging quarter (March, April and May).	We issue a pre-advise of final quarterly fees for March, April and May (if applicable).	We debit any final quarterly Relationship Fee and Coutts Travel Protection fees that apply.				

## If you want to know more

You can visit a dedicated hub on our website at [coutts.com/banking-updates](http://coutts.com/banking-updates) for answers to common questions about the Relationship Fee and what is changing from 1 June 2026.

Your Private Banker is here if you need any additional help or information.

