



Private Client Banking Tariff

Coutts

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Section 1: Relationship Fee

Our Relationship Fee	(if you live and/or are domiciled in the UK)
Sole Relationship	£100 per month*
Joint Relationship	£100 per month*

Our International Relationship Fee	(if you live and are domiciled outside the UK)
Sole Relationship	£125 per month*
Joint Relationship	£125 per month*

* or sterling equivalent in alternative currencies

- ✓ If you only have a sole relationship(s) with us, you'll pay the Relationship Fee or International Relationship Fee for each sole relationship.
- ✓ If you only have a joint relationship(s) with us, you'll pay the Relationship Fee or International Relationship Fee for each joint relationship.
- ✓ If you have both a sole relationship and one or more joint relationships, you'll pay the relevant fee for your sole relationship and for each joint relationship, unless everyone on the joint relationship(s) also has their own sole relationship with us.
- ✓ The Relationship Fee and International Relationship Fee are pro-rated and applied monthly in arrears.
- ✓ Before we debit your account, however, we will give you at least 14 days' notice of the amount to be deducted, except when the account is to be closed.

Waiving your Relationship Fee

Combined value of your holdings	Relationship Fee
£0 – £499,999.99*	£100 per month*
£500,000+ *	£0

If you live and are domiciled outside of the UK	International Relationship Fee
£0 – £2,999,999.99*	£125 per month*
£3,000,000+ *	£0

* or sterling equivalent in alternative currencies

As shown in the table above, we will waive your Relationship Fee or International Relationship Fee where the combined value of your holdings that you hold in sole/joint accounts with us is over a certain threshold.

Please note: For joint relationships, we will consider the combined value of your holdings held in the joint relationship only.

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How do we calculate the combined value of your holdings with us?

The combined value of your holdings will be calculated based on your deposit balances, the absolute value of drawn down borrowings (excluding overdrafts and outstanding credit and charge card balances) and the value of your qualifying investments on the last working day of each calendar month.

For example, the Relationship Fee or International Relationship Fee due in January will be calculated using the total value of your holdings with us on the last working day of December.

The absolute value of borrowings (excluding overdrafts and outstanding credit and charge card balances) that are drawn down at the time of the fee calculation is considered. 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 with us.

Please note, investments qualifying under one of the qualifying investment types will not be recounted under any other.

Qualifying investments include:

- (i) investments that the Bank manages through either a discretionary or advisory portfolio relationship;
- (ii) our in-house Coutts Managed Fund and Personal Portfolio Fund ranges;
- (iii) investments placed through Coutts Invest;
- (iv) investments placed through our Execution Only Dealing Service or any other investment products held in custody with us;
- (v) investments held in a Stocks and Shares ISA with us;

We are also able to consider the combined value of holdings that members of your immediate family hold with us when calculating your Relationship Fee or International Relationship Fee (as applicable). Please see the section titled 'Family members' for more information on how this works.

Family members

In recognition of the fact that members of your immediate family (your spouse, parents, partner or dependent children under the age of 26) may choose to bank with Coutts, we are able to link your collective holdings through a 'Fee Family'.

This means we can consider the combined value of your collective holdings with us when calculating the Relationship Fee or International Relationship Fee, for individuals included in the Fee Family.

This means that members of the Fee Family whose individual holdings do not meet the threshold for a fee waiver may have their Relationship Fee or International Relationship Fee waived as a result of the combined calculation.

If you would like to be set up as part of a fee family or to make changes to an existing arrangement, please speak to your Private Banker.

Coutts Travel Protection

You may choose to opt in to Coutts Travel Protection - our comprehensive worldwide travel insurance - for an annual fee of £400, which will be charged monthly in arrears at £33.33 per month (or sterling equivalent in alternative currencies). We will waive this monthly fee if the combined value of your holdings in sole and joint accounts, or within a Fee Family (see 'Family members' section), is in excess of £1,000,000 (or sterling equivalent in alternative currencies) at the end of each calendar month. Please refer to 'Waiving your Relationship Fee' for more information on how the combined value of your holdings is calculated. Coutts Travel Protection is available to Coutts Private Current Account holders who are aged 18 and over and resident in either the UK, Gibraltar, Isle of Man or Jersey. To explore Coutts Travel Protection, please visit [coutts.com/ctp](https://www.coutts.com/ctp).

Section 2: Transaction and Service Fees

Payments and transfers (per transaction)

Our indicative Reference Exchange Rates are published at [coutts.com/fxrates](https://www.coutts.com/fxrates) or are available on request. Rates change continually and, unless we tell you otherwise, the rate used by us for any transaction will be the rate at the time the transaction is processed. These rates are determined by reference to the market rates made available by service providers such as Reuters, Bloomberg and NatWest Markets and are adjusted as appropriate to take account of the transaction type, size, currencies, market conditions and overall cost of undertaking the transaction by adding or subtracting a margin depending on whether you are buying or selling the foreign currency. This margin will be variable but will not exceed 1% of the Reference Exchange Rate. Please note that Reference Exchange Rates may vary marginally between telephony and digital channels.

Below are the definitions of various payment types we offer -

SEPA payment means a euro payment to a payee whose bank, building society or other type of payment service provider is located in a SEPA (Single Euro Payments Area) country.

SWIFT payment means an international payment which is sent through the SWIFT (Society for Worldwide Interbank Financial Telecommunications) network.

Faster Payment means a payment made using the Faster Payments scheme allowing you to make payments within the UK that arrive almost immediately (although it could take up to 2 hours).

CHAPS payment means a same day payment within the UK using the CHAPS (Clearing House Automated Payment System) service.

Sending money within the UK

Payment instructed via:	Coutts 24	Coutts Online
Faster Payments	£0	£0
Clearing House Automated Payment System (CHAPS)	£30	£15
Non-sterling transfer (For example USD to USD account)	£30	£15

Sending money outside of the UK

Payment instructed via:	Coutts 24	Coutts Online
SEPA Payment	£0	£0
SWIFT Payment	£30	£15
Payment Delivery Charge	USA £3 Europe £6 Rest of World £9	

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.

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Receiving money from outside the UK

Inbound SWIFT payment	£0
Inbound SEPA payment	£0

Coutts Debit Card transaction fees

Our Coutts Debit Card will not incur non-sterling transaction fees.

Currency Order Service for Home Delivery

Sterling processing fee of 1.5% of value (min £5 will be levied)

Foreign currency no fee

Current Account ancillary service fees

Replacement/Copy of paper statements	£3 per issued statement
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Additional paper statements:

• Daily	£28.75 per quarter
• Weekly	£6.25 per quarter
• Monthly	no fee

Certificate of balance	£4.50 per copy
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Certificate of interest	£5 per copy
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International banking services

Payments under recourse in favour of an account in our books	0.1% (min £25, max £50)
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Obtaining proceeds of cheques payable abroad:

By collection	0.3% (min £30, max £90)
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By negotiation (subject to recourse)	0.3% (min £15, max £90)
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Negotiation of sterling cheques	as above, plus interest fee of 1% of value
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Expenses, such as cable fees, agents' fees and VAT, where applicable, will be added. Fees relating to obtaining proceeds of cheques payable abroad apply whether or not a cheque is paid. When cheques are negotiated by the Bank on your behalf, the Bank will generally credit your account by the end of the second business day after the business day on which the cheque is paid in (subject to cut-off times). However, there is an unlimited recourse period attached to the negotiation of cheques and if the cheque is subsequently returned unpaid we will be obliged to debit your account. A charge may be levied for obtaining a missing BIC (Bank Identifier Code) and/or IBAN (International Bank Account Number) on outward payments.

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
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Small/medium boxes, pictures, deeds, packages and large envelopes	£100 pa per item
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Large boxes, chests, trunks, pictures, suitcases and deed boxes	£350 pa per item
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List of boxes, envelopes, etc, held	no fee
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Access to items*	no fee
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*We reserve the right to charge for valuation visits.

Section 3: Standard Overdrafts

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, if we do, we will provide not less than 60 days' notice.

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, the Coutts Currency Base Rate will be zero. We will advertise any change to our Base Rates after it takes effect on our websites at www.coutts.com. Additionally, any changes to the Coutts & Co Base Rate will be advertised in three national daily newspapers and in our offices.

Interest on borrowing

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, however, 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 Current Account.

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

These fees are applicable from 01 June 2026, but they are reviewed from time to time and any changes will be notified to you in advance.

All fees are exclusive of VAT, unless otherwise stated. Fees for individual services outside this standard tariff can be provided at any time upon request and will be advised to you when you first use the service.

Fees for borrowing are assessed separately for each facility. For further details on any items described here, please contact your private banker.

Credit: over 18s only. Our services are not offered to any person in any jurisdiction where their advertisement, offer or sale is restricted or prohibited by law or regulation or where we are not appropriately licensed. EAR stands for Effective Annual Rate and is the real cost of an overdraft, stated as an annual fee, which takes into account how often interest is charged to the account. All other charges, such as arrangement fees, will be shown separately from the EAR.

Coutts & Co is registered in England and Wales No. 36695. Registered office 440 Strand, London WC2R 0QS.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.
Financial Services Firm Reference Number 122287. Calls may be recorded.

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