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(FCMB Bank (UK) Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority)

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CORPORATE BANKING TARIFF

COSTS OF BORROWING

Authorised borrowing charges

Should you have a borrowing requirement, as part of our discussion to consider it we will propose our charges and agree these with you, if a facility is put in place. Charges, in addition to the interest payable, may include a fee to set a facility up & other fees to cover the cost of monitoring a facility or taking any security. These charges will be reviewed at the time we receive a request to extend or renew a facility.

DOCUMENTARY LETTERS OF CREDIT*

Export Letters of Credit

Advising	US\$125 flat	
Confirming L/C	Subject to negotiation	
Examination of documents	0.15%	min US\$150
Advising amendments	US\$80 flat	
Transferring L/C	0.50%	min US\$150
Document pre-checking	US\$125 flat	per set
Discrepancy Fee	US\$100 flat	per set

Import Letters of Credit

Opening	0.375% per quarter or part thereof	min US\$200
Amendments	US\$80 flat (plus additional opening commission if applicable)	
SWIFT charges for opening/ amending letters of credit	Full advice Amendment	US\$125 flat US\$80 flat
Acceptance of bills drawn under L/C's	0.125% per month or part thereof	min US\$50
Payment Commission	0.15% flat per presentation	min US\$150

DOCUMENTARY COLLECTIONS*

Handling Fee	0.25% flat	min US\$150
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GUARANTEES*

Opening	0.375% per quarter or part thereof US\$150 flat administration fee
Amendments	US\$150 flat plus additional commission as applicable
	Commission for the full period of validity of the guarantee is charged at the time of opening
	Where a guarantee is cancelled or expires totally or is partially utilized, no commission will be refunded.

***NOTE:** All out of pocket expenses including post, courier, SWIFT and fax charges and any additional correspondent bank charges will be charged in addition to the above commissions.

CORPORATE ACCOUNT CHARGES

Minimum Deposit	£/\$/€ 5,000 upon account registration
Fixed/Notice Early Deposit Breaking	If you need to withdraw money from a fixed term/notice account before the end of the fixed term or without proper notice then you could be liable to loss of interest penalty fee. You will be notified of the amount of the fee before you confirm that you wish to make the withdrawal. We reserve the right to refuse early repayment of a fixed term/notice accounts.
Account Maintenance*	£20 or equivalent per account monthly
Monthly statements (Sent electronically)	Provided free of charge
Statements (Hold Mail)	£50 or equivalent
Duplicate statements (Printed versions)	Provided at a cost of £5 or equivalent per statement
Domestic payments	£25 or equivalent per payment
International payments	£25 or equivalent per payment plus any additional costs incurred by the Bank
Audit letters	£50 or equivalent plus VAT per letter
Status enquiries	£30 or equivalent plus VAT per response
Banker's drafts	£25 or equivalent per draft
Swift Copy	£5 or equivalent
Reference Letter	£20 or equivalent
Annual Due Diligence**	£150 or equivalent

Overdrafts

- Admin fee below £2k £30
- Admin fee above £2k 1.5%
- Rate: Interest will be charged at the appropriate Central Bank Base Rate for the relevant currency plus **12.0%** per annum which will be calculated daily & charged to your account each month.

We reserve the right to amend this tariff at any time and change the way your account operates. However, we will give a minimum of one month's notice of any changes to existing customers.

**The Account Maintenance fee will be charged at month end*

***The Annual Due Diligence fee will be charged during the period of the client's Annual Review*