



81 Gracechurch Street  
London  
EC3V 0AU

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

Financial Services Register Number 502704

Companies House Number 6621225

Telephone: +44(0)20 7220 1000

Fax: +44(0)20 7220 1099

Email: [info@fcbuk.com](mailto:info@fcbuk.com)

SWIFT Code: FCMGB2L

Website: [www.fcbuk.com](http://www.fcbuk.com)

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## **RETAIL BANKING TARIFF**

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## RETAIL BANKING ACCOUNT CHARGES

The Minimum balance required for opening various account types with the Bank are as follows:

Current account (both Personal and Business)	£50,000 / \$50,000 / €50,000
Instant Access Savings Account	£10,000 / \$10,000 / €10,000
Personal Notice Savings Accounts	£10,000 / \$10,000 / €10,000
Personal Deposit Account	£25,000 / \$25,000 / €25,000
Business Instant Access Savings Account	£50,000 / \$50,000 / €50,000
Business Notice Savings Accounts	£50,000 / \$50,000 / €50,000
Business Fixed Deposit Account	£50,000 / \$50,000 / €50,000

### 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.

Monthly statements (Sent electronically)	Provided free of charge
Statements	£50 or equivalent (Hold Mail)
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



## COSTS OF BORROWING

### Buy to Let Mortgages

Interest rate	Interest payable at 5% above Bank of England Base rate, currently 0.10%, i.e. 5.10% per annum
Arrangement fee	1% of the Mortgage loan amounts of £500,000 and above 1.5% of the Mortgage loan amounts under £500,000

### Overdrafts

Interest Rate	Each overdraft application is considered on an individual basis. If you have agreed your overdraft with us in advance you will only pay interest at the authorised rate on the overdrawn balance.  Interest will be charged at the Bank of England Base Rate for the relevant currency plus 12.0% per annum which will be calculated daily & charged to your account each month.
Overdraft Arrangement/Annual Renewal Fee	1.5% of the overdraft amount (minimum £100)

### Other Authorised borrowing charges

Should you have any other 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\*

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



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: US\$125 flat Amendment: 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)

#### 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.

***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.***