



FCMB BANK (UK) LIMITED

BANKING TARIFF

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SWIFT Code: FCMGB2L

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

81 Gracechurch Street, London EC3V 0AU

Website: www.fcmbuk.com



FCMB BANK (UK) LIMITED

Minimum Account Opening balances

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

For Personal and SME customers:

Current account	£50,000 / \$50,000 / €50,000
Instant Access Savings Account	£50,000 / \$50,000 / €50,000
Personal Notice Savings Accounts	£50,000 / \$50,000 / €50,000
Personal Deposit Account	£50,000 / \$50,000 / €50,000
Buy-to-Let Mortgage Operational Account	£5,000
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

Annual Account Maintenance Fee: \$100 per annum

For Corporate Banking customers

Corporate Current Account	£75,000/ \$100,000.00
Term Fixed Deposit Account	£500,000/\$750,000/€75,000

On-boarding Fee: \$500 one-off or equivalent taken upon funding the account

Annual Account Maintenance Fee: \$250 per annum

Quarterly statements (Sent electronically): Provided free of charge for all customers

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.



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Transactional Banking Charges:

For Personal & Business banking customers:

Outgoing Non-Online Banking Payments	£25/\$25/€25 in line with the currency of transfer
Online Banking Payments	£10 per payment or the equivalent in USD and Euro for each specific currency transfer.

For Corporate Banking Customers:

Outward Payment Fees	\$50 per payment
Inward Payment Fees	\$10 per payment
Online Banking Payments	£10 per payment or the equivalent in USD and Euro for each specific currency transfer.

For All Customers:

Audit letters	\$100 or equivalent
Status Enquiry	\$30 or equivalent
Reference Letters	\$30 or equivalent
Swift messages	\$10 or equivalent (For Trade Finance Transactions: \$50)

Transaction Cut Off Times:

The cut off time for transactions to be handled by the Bank are as follows:

- 2pm for all Euro transactions
- 3pm for all GBP transactions
- 4pm for all USD transactions

Any payment requests received after the above times will be handled next day.



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COSTS OF BORROWING

Buy to Let Mortgages

Interest rate	Interest payable at 5% above the Bank of England Base rate, currently 2.25%, i.e. 7.25% per annum
Arrangement fee	<ul style="list-style-type: none">• 1% of the loan amount for mortgage loans of £500,000 and above• 1.5% of the loan amount for mortgage loans below £500,000

Overdrawn Accounts

Interest Rate	For all unauthorised overdrawn accounts, 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.
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Overdraft facilities may be considered on a case-by-case basis. If you have an agreed Overdraft facility, the advised Terms and Conditions will apply.

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 the request to extend or renew a facility.



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DOCUMENTARY LETTERS OF CREDIT

Service	Applicable Rate/Charge
Advising Fee	USD 125 flat
Confirmation fee	On a case by case basis, please contact for rates
Negotiation/Payment fee	0.15% of Document Value. A minimum charge of USD150
Deferred Payment/Acceptance	Charged the same as for Confirmation
Amendment	USD80 each
Discrepancy fee	USD100
Document Pre-check	USD125
Cancellation	USD80 plus any other outstanding fees
Courier	USD100
SWIFT	USD50 each
Documentary collections	0.25% flat. Minimum charge of USD250
Assignment of Proceeds	0.25% flat
L/C Issuance fee	0.375% per quarter or part thereof
Administration fee	USD150 flat

GUARANTEES: These will be agreed and issued on a case-by-case basis upon request.

***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.