



ARBUTHNOT LATHAM
Bankers since 1833

Fee Information Document

1 February 2025

This document provides information about the fees for using the main services linked to the payment account and helps you compare these fees with those of other accounts.

Fees may also apply for using services linked to the account which are not listed here.

We reserve the right to charge for additional or exceptional services. We will tell you of any such charges before you commit to the service. We will also tell you of any changes made to our standard charges by giving you written notice as outlined in our Private Banking Terms & Conditions.

You can find the following information on our website or ask us for a copy: www.arbuthnotlatham.co.uk/products-terms

- Private Banking Terms & Conditions
- Private Banking Glossary of Terms (available free of charge).

Service	Fee	
General account services		
Maintaining the account	Monthly account fee ¹ There is no monthly account fee for maintaining the account whilst you have £500,000 or greater invested, saved or borrowed with Arbuthnot Latham.	£100
Payments (excluding cards)		
Direct Debit		No fee
Standing order		No fee
Sending money within the UK	Faster Payments	No fee
	CHAPS (online)	£20
	CHAPS (other channels) ²	£30
	Electronic payment recall (attempt) ³	£20
	Payment trace	£15

Service	Fee	
Payments (excluding cards)		
<p>Sending money outside the UK (Sending money outside the UK may incur an additional charge where other banks are involved in processing the payment. The receiving bank may also impose charges for the payee to receive the payment).</p>	SEPA credit transfer	No fee
	SWIFT in euro in the EEA ⁴ (online)	£20*
	SWIFT in euro in the EEA ⁴ (other channels) ²	£30*
	SWIFT Other ⁵ (online)	£30*
	SWIFT Other ⁵ (other channels) ²	£40*
	An additional correspondent bank fee will apply where you make a payment to a non-EEA country and choose to pay the charges for the recipient:	
	Correspondent bank fee	£17.50
	Electronic payment recall (attempt) ³	£20
	Payment trace	£15
Receiving money from outside the UK	Electronic payment We do not charge a fee but there may be correspondent bank fees deducted if applicable.	No fee
	Foreign cheque collection (plus any agency bank charges) Should you wish to pay-in a foreign cheque, please refer to us first, as we are unable to accept certain currencies, including US dollars.	£15*
Cards and cash		
Cash withdrawal in pounds in the UK	At our Registered Office and Lloyds Bank ⁶	No fee
	Lloyds Bank ATMs and certain other ATMs ⁶	No fee
	Pre-authorized cash delivery in foreign currency	1% (min £10)
	Pre-authorized cash delivery in sterling	1% (min £10)
Debit card payment in pounds		No fee
Debit card payment in a foreign currency	Currency conversion charge ⁷	2.75%
Cash withdrawal in foreign currency outside the UK	Foreign currency cash withdrawal	No fee
	Currency conversion charge ⁷	2.75%

Service	Fee	
Overdrafts and related services		
Arranged overdraft		Up to 25% p.a. (28.10% EAR ⁸)
Unarranged overdraft		25% p.a. (28.10% EAR ⁸)
Allowing a payment despite lack of funds		25% p.a. (28.10% EAR ⁸)
Refusing a payment due to lack of funds	Items returned by us due to lack of funds	£50
Other services		
Cancelling a cheque	Stopped cheques (per item)	£10
Duplicate statement	Duplicate statement (per item)	Up to £10
Banker's draft issued		£25*
Audit letter		£50 + VAT
Items payable returned unpaid		£10
Charge card	Currency conversion charge ⁷	2.75%

Notes

*or currency equivalent.

1. There is no fee for us maintaining your account if you have £500,000 or more invested, saved or borrowed with Arbuthnot Latham.
There is no fee for maintaining additional accounts, including currency accounts.
We will charge the fee for maintaining your account on the first business day of each month. We will calculate this based on the total value of your investments, savings, and borrowing on the last day of the previous month.
2. Other channels means payments processed by us on your behalf.
3. This fee applies where we agree to revoke your payment instruction after it is received by us and before the funds are transferred, or where we agree to make reasonable efforts to recover funds that have already reached the recipient's bank. For a future dated payment, you have the right to withdraw your consent for the execution of the payment transaction up to the date shown in our Payment Times Document without charge.
4. The EEA means the European Economic Area which includes EU countries and also Iceland, Lichtenstein and Norway.
5. SWIFT Other refers to all other SWIFT payments except those in euro to an EEA country.
6. We will pass on agency claims from other banks and Lloyds branches at the cost charged by those providers.

7. Any transactions carried out in a currency that differs to that of your Visa debit/charge card (including cash withdrawals) are converted to sterling, by Visa, using their wholesale reference rates. These are applied on the day the conversion is made. The transactions are subject to our currency conversion charge of 2.75%. We will deduct the total payment from your account once we receive details of the payment from Visa. Details of the current wholesale market rates can be obtained by visiting Visa's website: www.visaeurope.com/making-payments/exchange-rates
8. 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.