

# Extract of Scale of Charges

As at March 31 2026

## Scale of charges of major banking operations

<b>Account opening</b> (individual or joint or company)	Free
<b>Closure of account</b>	Free
<b>Account fee</b>	
<ul style="list-style-type: none"> <li>Account maintenance fee</li> <li>Low Balance fee (Personal &amp; Business accounts)</li> </ul>	\$100 per quarter (or equivalent in € or currency) \$150 or currency equivalent per quarter if account balance averages less than €150,000 or currency equivalent (not applicable for customers for whom we hold mortgage facilities)
Cash withdrawal in branch	1% for amounts of €20,000 and above or currency equivalent
<b>Transfer</b> (Electronic funds transfer)	0.1% Minimum €40 / \$40 / £20 Maximum €90 / \$90 / £45
<b>SEPA transfer</b>	€15
<b>Direct Debit</b>	
<ul style="list-style-type: none"> <li>Charges per payment of SEPA direct debit</li> <li>Costs of setting up a SEPA direct debit mandate</li> </ul>	Free Free
<b>Cheques</b>	
<ul style="list-style-type: none"> <li>Chequebook order</li> <li>Cheque debited to your account</li> </ul>	Free Free
<b>Subscription to remote banking services</b>	
Consultation and management of accounts	Free
<b>Cards</b>	
<ul style="list-style-type: none"> <li>Provision of a Premium EAB Visa debit card (multicurrency international card)</li> <li>Provision of a Standard Visa debit card (international card)</li> <li>Payment by card outside the euro area</li> </ul>	£420 per year; £700 if joint; £1,250 if family (or currency equivalent) Free Exchange commission of 1.8% per transaction

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