



# DUNCAN LAWRIE

private bankers

## Bank Account Tariff

This tariff will come into force on 1 January 2010 and applies to all accounts unless otherwise agreed in writing between the client and Duncan Lawrie.

### **Personal Accounts**

#### **Current Account Services**

Duncan Lawrie provides the following services to holders of current accounts:

- £5,000 overdraft facility at Base Rate + 6% (subject to a minimum of 12%)
- Stopped cheques/direct debits
- Safe Custody of deeds and certificates
- Status enquiries
- Special presentation of cheques
- Cash handling
- Encashment of foreign currency cash
- Opening encashment facilities with a clearing bank
- Cheque paid in and returned unpaid

#### **Current Account Charges**

Where:

- (a) a minimum average cleared balance of £5,000 (or such other minimum average balance we may notify to you from time to time) is maintained throughout a monthly charging period; and
- (b) no overdrawn balance arises on the account at any time during the monthly charging period, no debit or credit entry charges will be levied.

Where an account falls below this minimum average balance in a monthly charging period or where an account has been overdrawn at any time during a monthly charging period, all debit and credit entries will be charged at 90p per entry, subject to a minimum charge of £25 per month. All such charges will be deducted from your account on the last business day of each calendar month.

#### **GBP, USD & EUR Gold Cards**

The annual Gold Card charge for each card holder and an additional card holder is £100. The charge will be deducted from your account when you are first issued with a Gold Card and then on an annual basis thereafter.

We may provide Gold Card holders with agreed overdrafts of up to £10,000 and will be charged at Base Rate plus 6% (subject to a minimum rate of 12%). Any excess over an agreed limit will be charged at Base Rate plus 18%.

#### **Travellers' Cheques**

Sale of travellers' cheques:

Sterling and US dollar: 1.0% - minimum £10  
other currencies: 1.5% - minimum £10

Encashment of foreign currency travellers' cheques: £10

### **Business Accounts**

#### **Current Accounts**

Charges will be incurred on current accounts during a charging period of one month. All items passing through the account will be charged at 95p per entry. In addition an account maintenance fee of £25 per month will be levied for UK incorporated companies and a fee of £35 per month will be levied for non-UK incorporated companies.

#### **GBP, USD & EUR Gold Cards**

The annual gold card charge is £150 or the currency equivalent.

#### **Cash and Travellers' Cheques**

Handling charge for withdrawals in excess of £10,000 0.35%  
Sale of travellers' cheques:  
Sterling and US dollar: 1.0% - minimum £10  
other currencies: 1.5% - minimum £10  
Encashment of foreign currency travellers' cheques: £10

#### **Other Charges**

Request to stop payment of cheque £10  
Request to return a direct debit £10  
Returning cheque or direct debit on Duncan Lawrie account unpaid £35  
Cheque paid in and returned unpaid £20  
Status enquiry given or received £100 + VAT  
Special presentation of cheque £25 + 3rd party costs  
Arranging an encashment facility at another bank per annum £50  
Audit certificate £100 + VAT  
Facsimile charge £2.50 per page minimum £5  
Request to recall information from archived files (older than 2 years) £50 minimum

#### **Deposit and withdrawal of foreign cash from a currency account**

When foreign currency is withdrawn from a currency account in cash a fee of 1% will be levied.

#### **Exchange Commission**

Conversion of one currency to another between accounts (funds not leaving the bank) 0.1% minimum £10



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## **Charges and Services applicable to both Personal and Business Clients**

The following are applicable to both personal and business account holders.

By maintaining an account with Duncan Lawrie you will have access to a client relationship manager.

We reserve the right to charge a management fee based on the time spent on an account at the rate of £120 an hour (pro rata) for any service falling outside the scope of our standard current account services.

### **Unauthorised Overdrafts**

Where an account goes overdrawn or exceeds an agreed overdraft limit at any time debit interest will be charged to the account at the rate of 18% over Base Rate. In the event that we feel it necessary to return a cheque unpaid there will be a charge of £35.

There will be a charge of £15 for telephone advice of an unauthorised overdraft.

There will be a charge of £25 for written advice of an unauthorised overdraft.

### **Obtaining the proceeds of cheques payable abroad**

Charge: 0.25% of value of cheque (minimum £10, maximum £100).

These charges will be made whether or not the cheque is paid.

### **Statements**

Current and deposit account statements will be issued monthly (or at such other frequency as agreed between us). Each party to a joint account is entitled to a separate statement unless such right is waived by either party.

Loan statements will normally be issued quarterly.

If you require more frequent statements they may be issued daily or weekly at a cost of £1.50 per additional statement.

Copy statements may be requested after issue of the original at a cost of £2.50 per page with a minimum fee of £5.

Clients requiring us to hold their statements/mail will be charged £25 per quarter. Duncan Lawrie will not hold statements for current accounts.

Interim statements may be provided as a PDF attachment to an email at a cost of £5.

### **Fund Transfers involving a Foreign Currency Conversion**

In the event that funds are transferred to your account in a currency other than Sterling or you instruct us to make a funds transfer to a third party account in a currency other than Sterling we will use a wholesale market exchange rate (together with a margin) to convert the funds to or from Sterling. In addition to our charges there may also be additional charges imposed by correspondent banks.

Our charges will be deducted from your account at the time the fund transfer is made. We will provide you with details of the exchange rate used, our margin and any correspondent charges in your periodic statement following the transfer.

### **Other Charges**

Issue of Sterling and Currency Drafts	
below £750	£20
above £750 or currency equivalent	£50
CHAPS payment before 2pm	£25
CHAPS payment after 2pm	£35
BACS transfer (one time)	£15
Faster Payments	£15
SWIFT transfer	£25

These charges will be deducted from your account on the date the payment is made or the draft is issued by us. Further explanation of charges will be given on request or when the service is used.

### **Safe Deposit Boxes**

Safe deposit boxes are available at Hobart Place. Details of box dimensions and prices are available on application.

Duncan Lawrie may hold small items for £25 per annum.

### **Interest Bearing Current Accounts**

Clients will receive interest at the rates prevailing below on balances:

Account balance	Gross Interest Rate *	Annual Equivalent Rate **
On first £10,000	0.00%	0.00%
£10,001 and over	0.035%	0.035%

### **Call Deposit Accounts**

Clients will receive interest at the rates prevailing below:

Account balance	Gross Interest Rate *	Annual Equivalent Rate **
£0-£10,000	0.00%	0.00%
£10,001-£100,000	0.0625%	0.0625%
£100,001 and over	0.1250%	0.1250%

\* Actual interest rate may vary from time to time depending on the Bank's Base Rate.

\*\* The annual Equivalent Rate ("AER") illustrates what the interest rate would be if interest rate was paid and compounded each year.

### **Registered Charities**

Registered charities will be eligible to pay a reduced tariff depending on the number of transactions passing through the account.

### **Young Persons Account**

Clients under 21 years of age whilst in full time education will not incur monthly account charges.

**You will be provided with notice of all future changes to this tariff in accordance with the notification periods set out in the variation clause in our Bank Account Terms and Conditions.**

