

PERSONAL ACCOUNT CHARGES

Monthly management fee	£60
Banking transactions	No charge
UK payments	
Faster Payment – same day or next day UK payment up to £100,000	No charge
CHAPS – Urgent same day UK payment	£25
International payments	
SEPA – Standard Eurozone Payment – usually arrives next working day	£10
Global payment and urgent Eurozone payment – usually arrives the same working day	£30
Unauthorised overdraft interest rate*	17.5% over the Base Rate of Weatherbys Bank
*Except for regulated mortgages and Consumer Credit Act agreements where other rates apply	

How we calculate your monthly management fee and when it does not apply

- The monthly management fee covers all the accounts in your personal name.
- Two adults living at the same address will be charged a maximum of one monthly management fee for any personal banking accounts held with Weatherbys Private Bank in their own names.
- We will not charge you a monthly management fee if the combined balance of any lending, deposits or investments you undertake with us is greater than £300,000, based on your balances at the end of the previous calendar month. The total balances of up to two adults living at the same address will be included in calculating the combined balance. Note, this may result in a fee being charged in some months and not in others.
- Dependent children under 25 are exempt from fees.
- We will apply any monthly fee to one of your related current accounts. You may specify which account is charged by contacting us.
- The monthly management fee will be incurred irrespective of whether or not there have been transactions in the previous month.
- New clients will not pay a monthly management fee for the first three months following the opening of their current account with Weatherbys Private Bank.
- Racing accounts will be excluded from the scope of these Private Bank account charges. Any balances held in a Racing account will not contribute to the exemption calculation above. Racing accounts will attract charges as per the Racing account tariff, which will be advised separately.
- Other non-personal accounts will be evaluated and charged separately. Any balances held in a non-personal account will not contribute to the exemption calculation above.