



WEATHERBYS

PRIVATE BANK

NON-PERSONAL ACCOUNT CHARGES

Includes companies, partnerships and trusts. Excludes racing related accounts

Option A (default) Monthly management fee	£45
Option B Monthly management fee Transaction charge <i>The transaction charge will apply for each transaction on your account</i>	£10 £1
Other charges CHAPS - Urgent same day UK payment International payments Payment by Standard International, usually arrives next working day Payment by Urgent International inside the EEA Payment by Urgent International outside the EEA maximum	£25 £10 £30 £38.50
Unauthorised overdraft interest rate* *Except for regulated mortgages and Consumer Credit Act agreements where other rates apply	17.5% over the Base Rate of Weatherbys Bank

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

- These charges apply to all non-personal accounts, other than Racing accounts.
- The monthly management fee covers all the accounts held by each individual counterparty.
- Account holders may choose which fee option they prefer. In the absence of an instruction to the contrary, we will apply option A to your accounts.
- The fee relates to all accounts held by the same legal counterparty. Separate legal counterparties under common ownership will have multiple fees assessed and applied.
- We will not charge a monthly management fee to any accounts held by a single legal counterparty that has a combined balance with us of more than £300,000 in borrowing, deposits or investments at the end of each calendar month. Note this may result in a fee being charged in some months and not in others.
- 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.
- 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.
- Personal accounts will be evaluated and charged separately. Any balances held in a personal account will not contribute to the exemption calculation above.