



Name of account provider: Coutts & Co

Account name: Currency Account

Date: This version updated as of 1 December 2020

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account which are not listed here. Full information is available in the Private Client Banking Tariff.
- A glossary of the terms used in this document is available free of charge.

Service	Fee
General account services	
Quarterly Relationship and Account Tariff <i>including</i> maintaining the account	Clients who are resident or domiciled in the UK Quarterly fee £225 Total annual fee £900 (If client combined assets and liabilities totals between £0-£249,999 or currency equivalent) Quarterly fee £75 Total annual fee £300 (If client combined assets and liabilities totals between £250,000-£499,999 or currency equivalent) Quarterly fee £0 Total annual fee £0 (If client combined assets and liabilities total £500,000+ or currency equivalent) Clients who are not resident and not domiciled in the UK Quarterly fee £300 Total annual fee £1,200 (If client combined assets and liabilities totals £0-£2,999,999 or currency equivalent) Quarterly fee £0 Total annual fee £0 (If client combined assets and liabilities total £3,000,000+ or currency equivalent) The annual tariff is applicable to your sole and each joint Coutts Private Client banking relationship you hold with us. The joint relationship tariff will not be charged if all parties to the joint relationship also hold a sole relationship with us.

General account services (Continued)	
Coutts Travel Protection	Quarterly fee £100 Total annual fee £400 (Subject to eligibility. If client combined assets and liabilities totals £0-£999,999) Quarterly fee £0 Total annual fee £0 (Subject to eligibility. If client combined assets and liabilities total £1,000,000+)
Payments (excluding cards)	
Sending money within the UK	
Single Euro Payment Area (SEPA) euro Credit Transfers	No fee
Non-sterling transfer	Online £15 Other channels £30
Sending money outside the UK	
Single Euro Payment Area (SEPA) euro Credit Transfers	No fee
Credit Transfers	Online £15 Other channels £30
Payment Delivery Charge*	USA £3 Europe £6 Rest of the world £9 *Please refer to the Private Client Banking Tariff for further information on the Payment Delivery Charge.
Receiving money from outside the UK	
Crediting receipts for non-sterling payments (where beneficiary bears the charge)	No fee
Crediting SEPA receipts (where beneficiary bears the charge)	No fee
Payments under recourse in favour of an account in our books	0.10% (min £25, max £50)
Obtaining proceeds of cheques payable abroad	By collection 0.30% (min £30, max £90) By negotiation 0.30% (min £15, max £90)
Negotiation of sterling cheques	as above, plus interest fee of 1% of value

Payments (excluding cards) <i>(Continued)</i>	
Standing order	As per 'Sending money within/outside the UK' section
Direct Debit	Service not available
Refusing a payment due to lack of funds	No fee
Allowing a payment despite lack of funds	No fee
Cash and Cards	
Cash withdrawal in pounds in the UK	Service not available
Cash withdrawal in foreign currency outside the UK	No fee*
Debit card payment in pounds	Service not available
Debit card payment in a foreign currency	No fee*
*Coutts clients can connect their Debit Card to any of their eligible currency current accounts. Once connected, any payment made or cash withdrawn in that foreign currency will be automatically taken from the corresponding account and you will not incur any currency conversion charges.	
Overdrafts and related services	
Arranged overdraft	Overdrafts are available on certain currency accounts.
Unarranged overdraft	8% over Coutts Base Rate, per annum
	For further information on rates please contact your private banker
Other services	
Cancelling a cheque	Service not available

