

Private Banking

Fee Tariff

Service Charges	Sterling	Euro	US Dollar
Relationship Management Service	No Charge	No Charge	No Charge
Internet Banking (view only service)	No Charge	No Charge	No Charge
Statements (typically issued quarterly)	No Charge	No Charge	No Charge
Copy/duplicate or demand statements	£5.00 per page	€7.00 per page	\$10.00 per page

Day-to-Day Banking Charges	Sterling	Euro	US Dollar
Cheque book	No Charge	N/a	N/a
Stop a cheque/draft (no fee when lost or stolen)	£15.00	€20.00	\$25.00
Unpaid Cheques, Direct Debits & Standing Orders	£50.00	€60.00	\$70.00

Payment Charges	Sterling	Euro	US Dollar
Banker's draft	£45.00	€50.00	\$60.00
CHAPS same day payment to UK sterling account	£30.00	€40.00	\$50.00
BACS 3 day value payment to UK sterling account	No Charge	N/a	N/a
Standing Order (free to UK sterling account sent by BACS)	£15.00	€20.00	\$25.00
International Payment*	£35.00	€40.00	\$50.00
International Payment 'Guaranteed OUR' **	£45.00	€50.00	\$75.00
Electronic transfer to Kleinwort Benson Global Funds Limited	£15.00	€20.00	\$25.00
Copy of SWIFT payment	£5.00	€7.00	\$10.00
Payment investigations and recalls	£30.00	€60.00	\$60.00
Returned transaction fee	£20.00	€35.00	\$35.00
Cheque collection	£30.00	€40.00	\$50.00

* All payments under the value of £10,000 or currency equivalent or payments to the USA (regardless of amount) will be remitted at our discretion in the local currency of the country where the payment is being sent. This is to assist prompt payments and reduce foreign bank charges.

** This can be used where you wish for the beneficiary to receive the full amount but do not wish to suffer any subsequent agents' fees.

Debit Card Charges	Sterling	Euro	US Dollar
VISA Debit Card Issue	No Charge	No Charge	No Charge
VISA Debit Card ATM withdrawals	£2.50 [†]	€4.00 [†]	\$4.00
VISA Debit Card foreign currency conversion	2.80% of transaction	2.80% of transaction	2.80% of transaction
VISA Debit Card administration fee	£25.00	€30.00	\$35.00

[†] There is no charge for withdrawals made in the UK, Isle of Man, Channel Islands and Gibraltar using a sterling card and there is no charge for withdrawals in Spain or Portugal using a euro card.

Credit Services	Sterling	Euro	US Dollar
Sealing fee	£25.00 per item	N/a	N/a
Previous lenders reference	£50.00	N/a	N/a
Foreign currency mortgage switching fee	£150.00	N/a	N/a
Returned direct debit/cheque	£25.00	N/a	N/a
Letter re unpaid interest/life/fire policy premium	£25.00	N/a	N/a
Guernsey bond cancellation	£60.00	N/a	N/a
Jersey bond cancellation	£125.00	N/a	N/a
Bank reference	£25.00	N/a	N/a

Other Charges	Sterling	Euro	US Dollar
Certificate of interest charges	£50.00	€60.00	\$70.00
Use of courier service	£50.00	€60.00	\$70.00
Letter of confirmation	£50.00	€60.00	\$70.00
Retained correspondence	£250.00 per year	€300.00	\$350.00
Audit letters	£50.00 per letter	€60.00	\$70.00
Foreign exchange limit orders	£100.00 per deal	€120.00	\$140.00
Foreign exchange	No Charge	No Charge	No Charge
Authorised borrowing rate	By arrangement		
Unauthorised borrowing rate	7% per annum above the relevant central bank base rate		

Other Information

Most charges are applied at the time the service is provided.

In some cases BACS (Bankers Automated Clearance Services) payments may take more than three days to be credited to the recipient account. BACS can only be made in Sterling.

Please note that if you opt to pay all charges when making a payment an additional Agents Charge may apply to cover any additional costs that may be incurred in the overseas country, if you do not the additional costs will be borne by the recipient. This additional charge will vary depending on the country that you are sending the payment to and in some cases may vary depending on the amount that you are sending. This can be avoided by choosing the Guaranteed OUR option.

Please note that Kleinwort Benson has no knowledge as to the probability or extent of any agents' charges that may apply as these are dependent on the charging tariff of third party correspondent banks used to facilitate payments.

Accounts held in any other currency than Sterling, Euro and US Dollar will be charged at the currency equivalent of the appropriate sterling charge.

We are unable to process cheque collections for less than £30.00, €40.00 or \$50.00 in value.

This fee tariff details charges for our most used services. If a charge applies to a service not detailed, you will be advised at the time the service is requested.

Effective from 1 April 2012

Kleinwort Benson is the brand name for Kleinwort Benson (Channel Islands) Limited which is a company incorporated in Guernsey with company number 52103. It is regulated by the Guernsey Financial Services Commission for Banking and Investment Services. Kleinwort Benson places all client deposits with a spread of approved counterparties and other parts of the Kleinwort Benson Group. As such their financial standing is linked to that of the Kleinwort Benson Group. Depositors should form their own view of the financial standing of the Bank and the Group based upon publicly available information. Kleinwort Benson is a participant in the Guernsey Banking Deposit Compensation Scheme. The Scheme offers protection for 'qualifying deposits' up to £50,000.00 subject to certain limitations. The maximum total amount of compensation is capped at £100,000,000.00 in any 5 year period. Full details are available on the Scheme's website www.dcs.gg or on request. Kleinwort Benson is also authorised and regulated by the UK Financial Services Authority in respect of UK regulated mortgage activities, and its firm reference number is 310344. Registered Office Dorey Court Admiral Park St Peter Port Guernsey GY1 2HT. Telephone number +44 (0) 1481 727111.

Kleinwort Benson is the registered trading name of Kleinwort Benson Bank (Isle of Man) Limited. Registered Office St George's Court Upper Church Street Douglas Isle of Man IM1 1EE. It is licensed by the Isle of Man Financial Supervision Commission and is a participant in the Isle of Man Depositors Compensation Scheme as set out in the Depositors Compensation regulations 2010. Kleinwort Benson places all client deposits with a spread of approved counterparties and other parts of the Kleinwort Benson Group. As such their financial standing is linked to that of the Kleinwort Benson Group. Depositors should form their own view of the financial standing of the Bank and the Group based upon publicly available information. Latest Report and Accounts are available at www.kleinwortbenson.com/international. Kleinwort Benson Bank (Isle of Man) Limited is a subsidiary of Kleinwort Benson Channel Islands Holdings Limited, incorporated in Guernsey, the ultimate parent of which is RHJ International SA which is listed on the Brussels Stock Exchange. Telephone calls may be recorded.