

## INTRODUCTION

This booklet details the charges we make for running your account and the most commonly used services relating to sterling business and personal accounts.

The amount shown is normally charged when the service is provided.

If you use any other service that is not included in this booklet your branch will be happy to tell you the cost of the service.

The tariff of prices is reviewed from time to time. In accordance with the Banking Code\* we will give at least 30 days notice before we change any of the standard bank charges listed in this booklet. When we change the standard bank charges we will tell you of the new charges by advertisement in our branches, letter, statement messages or any other form of personal notice.

We also charge interest and arrangement fees on borrowings. Interest terms and fees will be discussed and agreed with you at the time an overdraft or loan is negotiated. The agreed terms will always be confirmed to you in writing.

Interest on notice accounts is calculated daily. Withdrawal without notice will result in loss of interest, backdated to the notice period that should have been given for the specific account, for the amount withdrawn. Early withdrawals on fixed deposits are not allowed.

These charges are effective from 1st March 2006.

\*The Banking Code leaflet is available by request from your branch.

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## BORROWING

### • Interest Rates

Details of interest rates can be obtained from your local branch. We will advise you in writing of terms of agreed borrowing facilities. This will also cover the interest rate, how it is charged and what fees, if any, are payable.

The interest rates will vary in line with changes to the base rate. Therefore, it is not possible to provide you with one month's notice of any charges. However, if you are paying interest at an agreed margin over the Laiki Base Rate, no charge will be made without discussing it with you.

Any changes to the Laiki Base Rate will be advertised in the relevant press publications. The prevailing rates are always on display in our branches.

### • Security Fees

Charges may be made to cover costs for arranging security (e.g. solicitors' and valuers' fees etc) and these will be discussed with you and charged separately.

(See General Services column for Security Charges).

**We recommend that you see a solicitor before giving any security so that an independent legal expert can explain and advise what it means to you and your liabilities, obligations and responsibilities under such securities.**

## PERSONAL ACCOUNT CHARGES

### Type of Charge Cost

#### • Standard Account Charges £

ATM	Free
Credit Entries	Free (68p*)
Debit Entries	Free (67p*)
Cheques Collected	Free (20p*)
Standing Charge	Free
Cash Handling Withdrawals	Free
Cash Handling Deposits	Free

\*These charges only apply if you exceed your agreed limit or go into debit without prior authorisation.

#### • Transaction Charges

Standing Order	0.75 per item
BACS transfer out	0.75 per item

## BUSINESS ACCOUNT CHARGES

### Type of Charge Cost

#### • Standard Account Charges £

ATM	N/A
Credit Entries	0.68 per credit item
Debit Entries	0.67 per debit item
Cheques Collected	0.27 per cheque
Account Maintenance Charge	£3.50 per month
Cash Handling Withdrawals	0.62 per £100
Cash Handling Deposits	0.60 per £100

#### • Transaction Charges

Standing Order	0.75 per item
BACS transfer out	0.75 per item

In the event that you utilise the facilities of HSBC, then the standard tariff will apply.

## GENERAL SERVICES PERSONAL & BUSINESS

### Type of Charge Cost

#### • Standard Account Charges £

Stopped Cheques	10.00 per cheque
Special Presentations (by post)	15.00
Special Presentations (via taxi)	30.00 + cost
Open Credit Arrangements	Free
Audit Certificates	30.00 + VAT
Certificates of Balance	6.00
Certificate of Interest Paid (Personal)	
Annual	Free
Other than annual	30.00
Certificate of Interest Paid (Business)	Varies*
Company Credit Search	40.00 (N/A for Personal)
Copy of Statements	5.00 per statement
Copy of Paid Cheques	5.00 per cheque
Safe Boxes	21.28 per annum + VAT
Safe Custody Inspection	10.00
Bankers Reference	10.00 + VAT
Administration of Court Orders	from 100.00
Unpaid Items Outward	30.00
Unpaid Items Inward	4.00
Unexecuted Standing Orders	30.00
Recalled Standing Orders	30.00
Unpaid Direct Debits	30.00
Cheque Guarantee Misuse	25.00 (N/A for Business)
Bank Giro Credits for non-customers	3.00
Cash Exchanged	1.5%
Coin Handled	1.5%

\*Charged according to the complexity. Apply to branch for further details.

### • Unauthorised Lending Charges

Overdraft Letter/Notice	20.00
Arrears Letter/Notice	20.00
Late payment of loan instalment	20.00
Unauthorised overdraft rate	15% ABR*
Excess of Overdraft Limit	15% ABR*
Loan in arrears	15% per annum
Paid referral fee	20.00**

\*ABR stands for Above Base Rate.

\*\* When items are presented for payment, and paid, in excess of any facility, a paid referral fee of £20 will be debited on a maximum of 3 separate occasions per any given calendar month.

### • Payment Services

Bankers Drafts	15.00
SWIFT within the UK (GBP & Euro)	20.00
SWIFT Confirmation (In/Out)	5.00
SWIFT funds returned	25.00
SWIFT discrepancy investigation	25.00

### • Overseas Payment Orders

Amount to be sent £	Overseas Payment Any Bank Outside Laiki Bank Group £	Overseas Payment within Laiki Bank Group (Interbank) £
£1 -£5,000	25	20
£5,001 - £10,000	40	30
Over £10,000	50	40

Cross Currency Incoming Payment Order	15.00
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### Payments with discrepancies:

Payments within Europe without IBAN (International Bank Account Number)	50.00
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### Additional service charges:

Overseas Payment Order:	
Same day value:	50.00
Next day value	40.00

### • Security Charges

Reclaiming of Deeds	80.00 per property
Release of Charge	150.00 per property
Copy of Title Deeds	40.00 per property
Change to Legal Title	100.00 per property
Substitution of Security	150.00
Consent to lease/letting of properties	150.00 per property
Consent to Section 106 Planning Agreement	150.00
Payment of Ground Rent/ Service Charge	150.00
Surrender/ Reassignment of Life Policies	50.00 per policy
Consent to Sale of Portion of Land	150.00
Consent to Deed of Postponement	150.00
Completion of Mortgage Questionnaire	100.00
Registration of charge at HM Land Registry	250.00
Registration of Charge at Companies House	125.00
Execution of Miscellaneous Documents	50.00
Early Repayment Administration Fee (unless otherwise stated on formal facility letter)	150.00
Solicitor's Referral	100.00 + VAT

### • General Insurance Administration Charges

Property Insurance set-up fee	50.00
Annual Administration fee:	
Through Bank's Associates	free
Arranged independently	25.00 per property per year

### • Life Assurance Administration Charges

Life Assurance set-up fee	
Through Bank's Associates	free
Arranged independently	50.00

### • Accounts in arrears administration charges

Default Letter	30.00
Monthly / Default Charge (payable until discharge)	50.00
Special Arrangement Charge	250.00
Litigation Administration Fee	250.00
Repossession Administration Fee	250.00

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# BANK CHARGES

FOR BUSINESS AND PERSONAL CUSTOMERS

