

Banking Services Fee Schedule

	Sterling	US Dollar	Euro
Issuing of Sterling chequebook	No Charge	N/A	N/A
Stop payment of cheques (no fee is charged on lost or stolen cheques)	£50.00	\$75.00	€75.00
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 (where cards are blocked due to lack of funds)	£25.00	\$40.00	€40.00
Audit replies – subject to work involved	Min £50.00	Min \$75.00	Min €75.00
Letters of confirmation i.e. balances or interest	£50.00	\$75.00	€75.00
Bank Cheques or Drafts issued	£40.00	\$60.00	€60.00
Cheques & Direct Debits returned unpaid by ourselves	£50.00	N/A	N/A
Cheques for collection (not including 3rd party charges)	£30.00	\$50.00	€50.00
Cheques paid in	Free of Charge	\$30.00	€30.00
Special presentations	£30.00	N/A	N/A
Cheques returned to us (unpaid inward)	£30.00	\$50.00	€50.00
Electronic Transfer to Close Investment Funds	£10.00	\$20.00	€20.00
BACS transfers*** and standing orders within the UK	No Charge	N/A	N/A
Payments by SWIFT	£30.00	\$60.00	€60.00
Copy of SWIFT payment	£5.00	\$10.00	€10.00
Electronic receipt of funds	No Charge	\$5.00	€5.00
Foreign exchange commissions	No Charge	No Charge	No Charge
Regular bank statement or internet banking	No Charge	No Charge	No Charge
Duplicate statements	£5.00 per page	\$10.00 per page	€10.00 per page
Account enquiries or transaction investigations (where Bank is not adjudged at fault)	Discretionary Min £12.50 plus agents fees	Discretionary Min \$25.00 plus agents fees	Discretionary Min €25.00 plus agents fees

* There is no charge for withdrawals made in the UK using a sterling card

** There is no charge for withdrawals in Spain and Portugal using a euro card

*** BACS transfers will be available from early 2007

A new European Payments Council resolution has been passed which will affect payments you make to Europe¹ in the future.

International Bank Account Numbers (IBANs) and Bank Identifier Codes (BICs) will become the only valid means of identifying beneficiary customer accounts for cross border EUR currency payments. IBAN's are also required on payments going to Sweden whether in EUR or SEK.

With immediate effect, when making these types of payments, you will need to obtain the above details from the beneficiary of the funds and quote them to us in your payment instructions. Failure to do this may result in additional charges and/or delays in the beneficiary receiving the funds.

From 1st January 2007, payments that do not quote a valid IBAN and SWIFT BIC may be returned by the beneficiary bank.

If you have any queries or would like to discuss how these changes affect you, please contact your relationship manager.

¹ Europe means all European Union members (and associated territories) as well as Iceland, Liechtenstein, Norway and Switzerland.

Close Banking Services are offered by Close Bank Guernsey Limited which is registered with the Guernsey Financial Services Commission for Banking and Investment Business and Close Bank (Isle of Man) Limited which is licensed by the Isle of Man Financial Supervision Commission to conduct Banking and Investment Business. Both are members of the Close Private Bank group of Companies and are ultimately owned by Close Brothers Group plc. Deposits are not covered by the UK Financial Services Compensation Scheme under the Financial Services and Markets Act 2000. Deposits made with Close Bank (Isle of Man) Limited are covered by the Depositors Compensation Scheme contained in the Banking Business (Compensation of Depositors) Regulations 1991.

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