

## Fee Information - Schedule of Charges

The following charges apply to all Accounts

Incoming credits	No charge
Audit letters	£25
Copy of bank statements	£5 per page
Providing a bank reference	£20
Cancelling a cheque	£15
Return charges due to insufficient funds for cheque, standing order or direct debit	£20
Bankers draft	£25
Sending money in Sterling	£25
Sending money in other Currency	Currency equivalent of minimum £27 - maximum £65
Standing order set up fee	£15 per payment
Cash deposit in to customer account/ Cash withdrawal from customer account in non-Sterling currencies	2% of sum paid in / withdrawn (minimum £10 - maximum £250)
Cheque encashment in Sterling (24 hour notice for amounts over £20,000)	No Charge - if the cheque value is less than £2,000 0.50% of the value if the cheque is over £2,000
Fixed term deposit breakage fee	The greater of "£100" or "1%" of the moneys on deposit
Interest rate applicable on unarranged overdraft	Bank of England Base Rate + 20%
Duplicate certificate of interest paid	£10
Payment recall / cancellation	£25
Investigations where JIB is not at fault	Minimum £60 - maximum £150
Tracing a payment (We will only charge a tracing fee where we have been provided with the incorrect details for the payment instruction)	£25
Cheque sent for collection (Subject to the correspondent bank's services)	£15 - if Non-Sterling currency cheque drawn on UK Bank, £30 - if Sterling currency cheque drawn outside of UK
Fee for maintaining the account where the average monthly balance falls below the minimum balance threshold	£10 per month for personal account, £50 per month for corporate account
Debit card foreign currency conversion charge	3.50%
Debit card non UK cash withdrawal charge	Minimum £3.50 or 1.5% of the value withdrawn

