

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
Digital Banking - internal transfers	No Charge
Digital Banking – sending money within the UK in sterling	No charge
Sending money in sterling	£25
Sending money in non-sterling currencies	Currency equivalent of minimum £27 - maximum £65
Standing order set up fee	£15 per payment
Fixed term deposit breakage fee	The greater of “£100” or “1%” of the moneys on deposit
Interest rate applicable on unarranged overdraft (For only Private Banking customers)	23.75% 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
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Debit card non-UK cash withdrawal charge	Minimum £3.50 or 1.5% of the value withdrawn