

1. RETAIL SERVICES

1.1. Interest on current accounts	
1.1.1. Credit interest	Nil
1.1.2. Debit interest	
- Within an agreed overdraft limit	By arrangement
- Without an agreed overdraft limit	7% over the Bank's debit base rate
1.2. Money Market deposits	
1.2.1. Interest	By arrangement
1.2.2. Penalty for breaking the fixed deposit	0.25% pro-rata calculated on number of remaining days
1.3. Service charges	
1.3.1. Current account semi-annual charge	£75 or equivalent
1.3.2. Hold mail semi-annual charge	£150 or equivalent
1.3.3. Special Courier Service:	
- Annual administration fee	£100 or equivalent
- Courier fee (per despatch)	£50 or equivalent
1.3.4. Enquiry / investigation in relation to a transaction	
- Up to one year old	Free
- Over one year old	£50 or equivalent
1.3.5. Audit confirmation letter	£60 or equivalent
1.3.6. Account statement	
- Sent monthly by post	Free
- Sent on demand	By arrangement
1.4. Commission on cash	
1.4.1. Withdrawal in sterling	
- Less than £5,000	Free
- £5,000 and above	0.5%
1.4.2. Withdrawal in US\$ or €uro	0.5% (minimum £20 or equivalent)
1.5. Cheques, etc.	
1.5.1. Chequebook	£30 or equivalent
1.5.2. Stop payment of a cheque	Free
1.5.3. Cheques, etc debited to your account	
- Clearing cheque and direct debit (sterling)	£2 per item (cheque or direct debit)
- Foreign currency cheque	
▪ Cheque up to US\$150 or equivalent	£30 or equivalent debited to your account
▪ Cheque over US\$150 or equivalent	£30 or equivalent deducted from proceeds
- Returning a cheque unpaid	£30 or equivalent
1.5.4. Cheques, etc deposited into your account	
- Sterling clearing cheque	£2 per cheque – subject to clearing cycle
- Other cheques	£100 or equivalent – subject to collection
- Tracer in relation to a cheque sent on collection	£25 or equivalent
- Cheque returned unpaid by another bank	£25 or equivalent
1.5.5. Standing order	See Funds Transfers

2. FUNDS TRANSFERS

2.1. Incoming funds transfers	
2.1.1. Received from another account with the Bank	Free
2.1.2. Received from another bank	£12 or equivalent
2.1.3. Investigation charges when details are incorrect or missing and we have to contact the remitting bank to obtain information or correction	First SWIFT free then £50 or equivalent per SWIFT
2.2. Outgoing funds transfers	
2.2.1. To another account with the Bank	Free
2.2.2. To an account with another branch of:	
- Byblos Bank Europe SA	£30 or equivalent
- Byblos Bank SAL	
▪ Specifying the beneficiary's IBAN	£30 or equivalent
▪ Not specifying the beneficiary's IBAN	£50 or equivalent
2.2.3. To an account with another bank:	
- Using the Bank's standard transfer form and:	
▪ Including an IBAN and SWIFT code	£30 or equivalent
▪ Including all necessary SWIFT codes and correspondent bank details	£30 or equivalent
- Not using the Bank's standard transfer form or with incomplete settlement instructions	£50 or equivalent
2.2.4. Amendment, cancellation or recall of a transfer	£30 or equivalent
2.2.5. Sending a tracer to the beneficiaries' bank	First SWIFT free then £50 or equivalent per SWIFT
2.2.6. Non-telegraphic payments:	
- Bank draft	£30 or equivalent
- Settlement of credit card or utility bill	£30 or equivalent

BYBLOS BANK EUROPE S.A. LONDON BRANCH



Schedule of standard tariff Corporate accounts 1 April 2020



3. DOCUMENTARY CREDITS

3.1. Import LC or standby LC	
3.1.1. LC opening commission	By arrangement
3.1.2. Amendment fee	£50 or equivalent plus additional opening commission
3.1.3. Utilisation commission	0.15% (min £125 or equivalent)
3.1.4. Acceptance/Deferred payment commission	By arrangement
3.1.5. Discrepancy fee	£75 or equivalent per presentation
3.2. Export LC or standby LC	
3.2.1. Pre-advising commission	£75 or equivalent
3.2.2. Advising commission	0.1% (min £125 or equivalent)
3.2.3. Confirmation commission	By arrangement (min £125 or equiv. per quarter or part thereof)
3.2.4. Amendment fee	£50 or equivalent plus additional advising/confirmation commission
3.2.5. Utilisation commission	0.15% (min £125 or equivalent)
3.2.6. Discrepancy fee	£75 or equivalent per presentation
3.2.7. Acceptance/deferred payment commission:	
- With our irrevocable commitment	By arrangement (min £125 or equiv. per quarter or part thereof)
- Without commitment on our part	0.125% (min £125 or equivalent)
3.2.8. LC Transfer commission	0.15% (min £125 or equivalent)
3.2.9. Assignment of Proceeds	0.1% (min £125 or equivalent)
3.2.10. Reimbursement commission:	
- With our irrevocable commitment	By arrangement (min £75 or equivalent per quarter or part thereof)
- Without commitment on our part	£75 or equivalent per reimbursement
- Non-utilisation fee	£50 or equivalent per file

4. DOCUMENTARY COLLECTIONS

4.1. Inward documentary collection	
4.1.1. For payment	0.15% (min £75 or equivalent)
4.1.2. For acceptance	
- With our irrevocable commitment (Aval)	By arrangement (min £75 or equivalent)
- Without commitment on our part	0.15% (min £75 or equivalent)
4.1.3. Free of payment	£75 of equivalent
4.2. Outward documentary collection	
4.2.1. For payment	0.15% (min £75 or equivalent)
4.2.2. For acceptance	0.15% (min £75 or equivalent)
4.2.3. Free of payment	£75 or equivalent
4.3. Other fees and charges	
4.3.1. Unpaid / returned documents	£75 or equivalent
4.3.2. Amendment fee	£50 or equivalent
4.3.3. Tracer charge	£30 or equivalent
4.3.4. Protest charge	£75 or equivalent
4.3.5. Cancellation of protest charge	£75 or equivalent

5. GUARANTEES

5.1. Guarantee issuing commission	By arrangement
5.2. Guarantee transmission without commitment on our part	£125 or equivalent
5.3. Amendment fee	£50 or equivalent
5.4. Payment commission	0.15% (min £125 or equivalent)
5.5. Issuance of indemnity letter	By arrangement

6. OTHER CHARGES

6.1. Postage charges	
6.1.1. Ordinary post in the UK	£5 or equivalent
6.1.2. Ordinary post overseas	£10 or equivalent
6.2. Courier charges e.g. DHL (up to 0.5Kg)	
6.2.1. Within the UK	£30 or equivalent
6.2.2. Overseas	£75 or equivalent
6.3. Fax charges (up to 2 pages)	
6.3.1. Within the UK	£10 or equivalent
6.3.2. Overseas	£15 or equivalent
6.4. Email charges (LC advices, etc)	£25 or equivalent per annum
6.5. SWIFT charges	
6.5.1. Issuing of LC, LG or similar	£75 or equivalent
6.5.2. Amendment message	£50 or equivalent
6.5.3. LC payment	£50 or equivalent
6.5.4. Other messages (up to 1 page long)	By arrangement

Charges levied by correspondents will be applied directly. Other additional services or out of pocket expenses may be incurred if special services are required.



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1 April 2020