

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	£50 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	£15 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)	Free
- 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	Free – subject to cheque 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
Private accounts
1 April 2020**