



Scale of Charges – Banking Services for Private Clients

The Adam Current Account

Interest

Interest rates for loans and overdrafts are agreed with clients. Interest on overdrafts will be calculated on daily balances and debited from your current account in accordance with the terms of your borrowing agreement. Before we debit your account, however, we will give you at least 14 days' notice of the amount to be debited.

Unarranged overdrafts attract a rate of interest of 8% over Adam & Company's Base Rate per annum. We may vary the Unarranged Overdraft Borrowing Rate and, if we do, we will notify you personally of the change not less than seven days before the change takes effect. We may also introduce or change any fee that relates to the unarranged borrowing. If we do, we will notify you personally of the change not less than 60 days before the change takes effect.

Standard Account Charges

Personal Accounts

You will be charged a monthly fee of £40*. The fee will cover all your sole accounts and is payable in arrears. We will give you at least 14 days' notice of the amount

to be deducted. There will be no fee for non-sterling accounts where a sterling account is also held.

For joint accounts a fee of £40* per month will apply. This fee will be waived where any party to the account meets the criteria listed or all parties hold a sole account with us.

The fees for your sole and joint accounts will **not** be applied if you meet any of the following criteria:

- Clients holding investment products which have a minimum total value of £250,000*; or
- Clients who hold deposits which have a minimum total value of £250,000*; or
- Clients who have a minimum of £250,000* in borrowing facilities (excluding overdrafts) with Adam & Company, drawn down at the time the fee is calculated; or
- Clients who have investments, deposits and borrowing facilities (excluding overdrafts) with Adam & Company, drawn down with a combined minimum total of £250,000* at the time the fee is calculated.

* Or currency equivalent.

Cards

The following fees are payable in addition to any Current Account charges:

Visa Classic Card	No fee
Visa Gold Card	No fee
Visa Gold Card cash withdrawal	No fee

Non-Sterling Transaction Fees

The sterling amount for any non-sterling transactions and cash withdrawals using your Select or Visa Cards will be calculated by applying the Payment Scheme Exchange Rate provided to us by Visa and a Non-Sterling Transaction Fee of 2.75%.

Ancillary Services

Replacement/copy paper statements	£3 per issued statement
Additional paper statements	Daily (£28.75 per quarter), Weekly (£6.25 per quarter)
Duplicate Visa voucher	£20
Audit report	£50+VAT
Credit enquiries	£10+VAT
CHAPS payment	£25
Unpaid Direct Debits (on 3rd party a/c)	£25
Unpaid standing orders (on 3rd party a/c)	£25

Safe Custody

The following fees (unless otherwise stated) are charged in advance, in April, and are shown inclusive of VAT. No fees are payable for holding wills where the Bank is named as executor.

Small envelopes	£35 pa per item
Small/medium boxes, pictures, deeds, packages and large envelopes	£100 pa per item
Large boxes, chests, trunks, pictures, suitcases and deed boxes	£350 pa per item
List of boxes, envelopes, etc, held	No fee
Access to items*	No fee

International Banking Services

Foreign currency	1.50% (min £3)
Overseas electronic payment	Adam 24 £35 Adam Online £20
Foreign currency cheque	0.25% (min £20 max £100)
Foreign currency cheque negotiation	0.25% (min £20 max £100)
Payment Delivery Charge**	USA £3 Europe £6 Rest of World £9
Crediting receipts from abroad	£15 (where beneficiary bears the charge)
Currency Delivery Service	
Standard Service:	
Sterling	1% of value (min £5 will be levied)
Foreign currency	No fee
Same Day Service:	
Within the M25 per delivery	£120 plus VAT
Outside the M25 per delivery	£230 plus 0.30p per mile for the first 200 miles and 0.35p there after plus VAT
If payment made using the Adam Black Card Single European Payment Area (SEPA)	2% cash advance fee
Euro Credit Transfer	£20.00 per transaction (Sending a payment) £5.00 per transaction (Receiving a payment)

Online Banking Service

To register for the Online Banking Service No charge

Payments instructed online

CHAPS payments	£20
Overseas electronic payments	£20
Payment Delivery Charge**	USA £3 Europe £6 Rest of World £9
Single European Payment Area (SEPA)	
Euro Credit Transfer	£5.00 per transaction (Sending a payment) £5.00 per transaction (Receiving a payment)

* We reserve the right to charge for valuation visits.

** If you are sending money anywhere in the EEA (including the UK) the only permitted charging option for that payment will be Shared Charges. Shared Charges means you pay for the charges levied by Adam & Company and the beneficiary pays any charges levied by the beneficiary bank for receipt of the funds (a Payment Delivery Charge). If you are sending money outside the EEA then you may pay the Payment Delivery Charge to ensure the beneficiary receives the specific amount required.

This scale of charges is effective from 13 January 2018. Any changes will be advised to clients with 60 days' notice.

Adam & Company is a business name of The Royal Bank of Scotland plc.

Registered in Scotland No. 83026. Registered Office: 36 St Andrew Square, Edinburgh EH2 2YB.

Financial Services Firm Reference Number 114724. The Royal Bank of Scotland plc is authorised by the

Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Calls may be recorded.

adambank.com