



**Name of account provider: Adam & Company**

**Account name: Currency Account**

**Date: This version updated as of 15 October 2018**

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account which are not listed here. Full information is available in the Scale of Charges – Banking Services for Private Clients.
- A glossary of the terms used in this document is available free of charge.

Service	Fee
<b>General account services</b>	
<b>Standard Account Charges including maintaining the account</b>	<b>Monthly fee</b> £40 <b>Total annual fee</b> £480 (If combined assets and liabilities is less than £250,000 or currency equivalent)*
	<b>Monthly fee</b> £0 <b>Total annual fee</b> £0 (If combined assets and liabilities totals £250,000+ or currency equivalent)  *The monthly account charge of £40 covers all your sole accounts. For joint accounts a fee of £40 per month will also apply. The joint account fee will be waived where all parties hold a sole account with us.  Please see <i>Scale of Charges – Banking Services for Private Clients</i> for further information.
<b>Payments (excluding cards)</b>	
<b>Sending money within the UK</b>	
Single European Payment Area (SEPA)	<b>Online</b> £5 <b>Other channels</b> £20
Overseas electronic payment	<b>Online</b> £20 <b>Other channels</b> £35
<b>Sending money outside the UK</b>	
Single European Payment Area (SEPA)	<b>Online</b> £5 <b>Other channels</b> £20
Overseas electronic payment	<b>Online</b> £20 <b>Other channels</b> £35
Payment Delivery Charge**	<b>USA</b> £3 <b>Europe</b> £6 <b>Rest of the world</b> £9
	**Please refer to the <i>Scale of Charges – Banking Services for Private Clients</i> for further information on the Payment Delivery Charge.

<b>Payments (excluding cards) (continued)</b>	
<b>Receiving money from outside the UK</b>	
Crediting receipts from abroad	£15 (where beneficiary bears the charge)
Single European Payment Area (SEPA)	£5
Foreign currency cheque	0.25% (min £20 max £100)
Foreign currency cheque negotiation	0.25% (min £20 max £100)
<b>Refusing a payment due to lack of funds</b>	
Unpaid standing orders (on 3rd party account)	£25
<b>Allowing a payment despite lack of funds</b>	No fee
<b>Standing order</b>	As per 'Sending money within/ outside the UK' section
<b>Direct Debit</b>	Service not available
<b>Cards and cash</b>	
Cash withdrawal in pounds in the UK	Service not available
Cash withdrawal in foreign currency outside the UK	Service not available
Debit card payment in pounds	Service not available
Debit card payment in a foreign currency	Service not available
<b>Overdrafts and related services</b>	
Arranged overdraft	Overdrafts are available on certain currency accounts
Unarranged overdraft	8.00% (over Adam & Company Base Rate), per annum  For further information on rates please contact your private banker
<b>Other services</b>	
Cancelling a cheque	Service not available Cheque books are unavailable on this account