



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

**Account name: Currency Account**

**Date: This version updated as of 1 December 2019**

- 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> No fee <b>Other channels</b> No fee
Overseas electronic payment	<b>Online</b> £15 <b>Other channels</b> £30
<b>Sending money outside the UK</b>	
Single European Payment Area (SEPA)	<b>Online</b> No fee <b>Other channels</b> No fee
Overseas electronic payment	<b>Online</b> £15 <b>Other channels</b> £30
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	No fee (where beneficiary bears the charge)
Single European Payment Area (SEPA)	No fee
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>	
<b>Cash withdrawal in pounds in the UK</b>	Service not available
<b>Cash withdrawal in foreign currency outside the UK</b>	Service not available
<b>Debit card payment in pounds</b>	Service not available
<b>Debit card payment in a foreign currency</b>	Service not available
<b>Overdrafts and related services</b>	
<b>Arranged overdraft</b>	Overdrafts are available on certain currency accounts
<b>Unarranged overdraft</b>	8.00% (over Adam & Company Base Rate), per annum  For further information on rates please contact your private banker
<b>Other services</b>	
<b>Cancelling a cheque</b>	Service not available Cheque books are unavailable on this account