



Name of account provider: Adam & Company

Account name: Current 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
General account services	
Standard Account Charges including maintaining the account	Monthly fee £40 Total annual fee £480 (If combined assets and liabilities is less than £250,000 or currency equivalent)*
	Monthly fee £0 Total annual fee £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.
Payments (excluding cards)	
Sending money within the UK	
Faster Payment	No fee
CHAPS	Online £20 Other Channels £25
Sending money outside the UK	
Single European Payment Area (SEPA)	Online £5 Other channels £20
Overseas electronic payment	Online £20 Other channels £35
Payment Delivery Charge**	USA £3 Europe £6 Rest of the world £9
	**Please refer to the <i>Scale of Charges – Banking Services for Private Clients</i> for further information on the Payment Delivery Charge.

Receiving money from outside the UK	
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)
Refusing a payment due to lack of funds	
Unpaid Direct Debits (on 3rd party account)	£25
Unpaid standing orders (on 3rd party account)	£25
Allowing a payment despite lack of funds	
	No fee
Standing order	GBP No fee
Direct Debit	GBP No fee
Cards and cash	
Cash withdrawal in pounds in the UK	
	No fee
Cash withdrawal in foreign currency outside the UK	
Non-Sterling Transaction Fee	2.75%
Debit card payment in pounds	
	No fee
Debit card payment in a foreign currency	
Non-Sterling Transaction Fee	2.75%
Overdrafts and related services	
Arranged overdraft	
	Subject to application
Unarranged overdraft	
	8.00% (over Adam & Company Base Rate), per annum
	For further information on rates please contact your private banker
Other services	
Cancelling a cheque	
	No fee