

Harrods Bank Limited

Personal Account Charges and Fees

CURRENT ACCOUNT

Free banking when average cleared credit balance of £2,500 is maintained in any one calendar month.

If the average cleared balance falls below £2,500 during the calendar month, 78p per item with a minimum £20 per month service charge debited to the account.

HIGH VALUE CURRENT ACCOUNT

Free banking when average cleared credit balance of £2,500 is maintained in any one calendar month.

If the average cleared balance falls below £2,500 during the calendar month, 78p per item with a minimum £20 per month service charge debited to the account.

Credit interest is paid on the account when the average cleared balance is above £2,500 during a calendar month. Interest is paid monthly on the last business day of each month and current rates are available from the Bank upon request.

OTHER CHARGES

Stopped Cheque	£15
Duplicate Statement	£5 per sheet
CHAPS payments	£30
Single BACS payment	£5
Issue of Sterling Draft	£20 per cheque
Special Presentation	£20
Duplicate Interest Certificate	£5
Payment of Bills	£5 per bill by bank giro credit, £20 by cheque
Cheque, standing order or direct debit returned for lack of funds	£35 per item
Cheque returned inwards	£8
Cheques guaranteed or Debit Card transactions that we are obliged to pay despite insufficient funds on account	£35 per item
Automatic transfers between accounts held at Harrods Bank Ltd	£20 per month
Replacement of lost Harrods Bank VISA Debit Card	£25
List of standing orders and direct debits	£15 minimum charge
Hold Mail Fee	£30 per quarter
Special Mailing Instructions	£4 per month
Status Enquiry (Inwards or Outwards)	£25
Faxes made on your behalf to UK	£5
Faxes made on your behalf overseas	£10
Right of Access request under Data Protection Act 1998	£10 per request
UK transactions using Harrods Bank VISA Debit Card	No charge

Overseas transactions using Harrods Bank VISA Debit Card:

A 3% foreign exchange administration fee is included within the exchange rate for every overseas transaction and an additional 1.5% charge (minimum £2.50) is applied to all non UK ATM cash withdrawals.

VISA Wholesale Rate of Exchange

For more information on how VISA calculates its exchange rate, visit the VISA website:

www.visa.com/personal/using_visas_exchange_rates_faq.html

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FOREIGN TRANSACTIONS	
Telegraphic Transfers Currency - minimum £30 then 0.25%, maximum £60 Sterling - minimum £30 then 0.30%, maximum £60	Foreign drafts £20 Cancellation of foreign draft £10 Issue of Travellers Cheques 1%, minimum £5
Foreign cheques Collection - minimum £25 then 0.50%, maximum - £60	Sale or purchase of foreign currency - no charge to Bank customers
Negotiation - up to £1000, flat charge of £5 Negotiation - over £1000, minimum £8 then 0.30% maximum £60	

Personal Account Lending

Current Account Agreed facilities 1.1% per month - EAR 14.03% Unauthorised borrowing 2% per month - EAR 26.82%	Management Fees Management fee (e.g. for unauthorised overdrafts or where additional work is involved in running your account) £8 per day, minimum £20 per week which is debited weekly
High Value Current Account Agreed facilities 1.1% per month - EAR 14.03% Unauthorised borrowing 2% per month - EAR 26.82%	Mortgages Details available on request
Overdraft / Loan Fees Secured facilities Negotiable, minimum £30 Unsecured facilities Negotiable, minimum £30 Renewal of facilities Negotiable, minimum £25	Safe Custody Fees Annual charge of £25 for each sealed envelope deposited Annual charge of £40 for each box deposited (size restriction applies) Annual charge of £25 is levied for items held in open safe custody Fee (per visit) to access or release any item in safe custody £5
Unsecured Personal Loan Lending Rates (effective from 1 January 2005 and for new loans only) Available on request	Security Fees As agreed when security is requested.

Debit interest and service charges are debited between 17th and 23rd of each month relating to the previous calendar monthly charging period. Notification of these charges will be issued at least 14 days before the debit is passed to the account. Debit items for service charges and interest do not count in the calculation of the service charges.

IMPORTANT INFORMATION

Our charges are as quoted in this tariff. Harrods Bank Ltd reserves the right to make specific charges for additional or exceptional services. We will advise you of any additional charge that may be incurred prior to carrying out the service.

These charges are effective from **1 September 2010**. If we amend any of these charges or introduce a new charge we will advise you in writing at least two months before the change takes effect.