

Current Account Types and Charges

4th August 2016

To be read in conjunction with your Account Terms and Conditions.

| | Personal Account | Business Account |
|--|--|--|
| | USD (\$) and EUR (€) Accounts follow the base product features in GBP (£) equivalent levels. | |
| Minimum initial deposit | £500 | £5,000 |
| Monthly account charge | £10 | £10 |
| Monthly statements | We will send you monthly statements free of charge for each of your Accounts showing the transactions on, and any interest credited to or debited from the Account, unless you indicate that you do not wish to receive paper statements. We strongly recommend that you check your statements regularly. If your statement has an entry that you are unable to identify, you should tell us as soon as possible so that we can resolve the matter. If you have a joint Account you will receive only one statement. We will correct any entries made in error by us to your Account as soon as you inform us or we identify them. | |
| Special request for bank statements | FREE | FREE |
| Standing orders/Direct debits | FREE | FREE |
| Paying-in slips/Cheque book requests | FREE | FREE |
| Cheque book | FREE | FREE |
| The Access Bank UK cheques returned unpaid | £20 | £20 |
| Other bank cheques returned unpaid | FREE | £20 |
| Stopped cheque instruction | £10 charge applied unless cheques are lost or stolen. | |
| Unauthorised overdraft interest rate | Interest on unauthorised overdrawn balances will be charged at 10% p.a., calculated daily and applied to the Account on a monthly basis. | |
| Unauthorised overdraft Annual Effective Rate ('AER') | This rate reflects all charges applied to the account expressed as an annual effective rate. This rate is 10%. | |
| Faster Payments (FPS) | FREE (available for GBP (£) Accounts only) | FREE (available for GBP (£) Accounts only) |
| CHAPS/Same-day UK payments | FREE (available for GBP (£) Accounts only) | FREE (available for GBP (£) Accounts only) |
| International payments | 5% charge (minimum £15, maximum £35) | 5% charge (minimum £15, maximum £35) |
| International payments submitted online | Not available. | 5% charge (minimum £15, maximum £35) |
| Interest and charges | We pay interest or, if applicable, charge interest and fees by crediting or debiting your Account. Interest on Current Accounts is calculated daily and applied to the Account on a monthly basis (please see the Current Interest Rates sheet or our website for information on current rates). We shall be entitled to charge you fees whenever you use any of the services we make available to your Account(s) from time to time. You will be given details of our fees for using these services (including our overdraft services, as explained in condition 7 of the Terms and Conditions) either when you open your Account and/or from time to time. We may vary the interest rates and fees for our services from time to time in accordance with condition 12 of the Terms and Conditions. There may be other taxes or costs that are not paid through us or imposed by us that you have to pay in connection with your Account. | |
| Reference interest and exchange rates information | Exchange rates are calculated using historic market day rates, typically Bloomberg. The reference interest rate is in line with the Bank of England base rate. | |

Other Account Types, Features and Charges

To be read in conjunction with your Account Terms and Conditions.

| | Notice Deposit Account | | |
|---|---|---------|---------|
| | 30 Days | 60 Days | 90 Days |
| | USD (\$) and EUR (€) Accounts follow the base product features in GBP (£) equivalent levels. | | |
| Minimum initial deposit | £5,000 | £5,000 | £5,000 |
| Minimum term (days) | 30 | 60 | 90 |
| Instant withdrawals allowed | NO | NO | NO |
| Automatic rollover | NO | NO | NO |
| Statements | We will send you monthly statements for each of your Accounts showing the transactions on, and any interest credited to or debited from the Account, unless you indicate that you do not wish to receive paper statements. We strongly recommend that you check your statements regularly. If your statement has an entry that you are unable to identify, you should tell us as soon as possible so that we can resolve the matter. If you have a joint Account you will receive only one statement. We will correct any entries made in error by us to your Account as soon as you inform us or we identify them. | | |
| Interest payable | Interest on Notice Deposit Accounts and Instant Access Savings Accounts is calculated daily and applied to the Account on a monthly basis. Please see the Current Interest Rates sheet or our website for the information on current rates. | | |
| Interest rates | We have a wide range of interest rates available in three prime currencies, depending on the amount and term of the deposit. Full terms are available on our website or by contacting us on +44 (0) 333 222 4516. | | |
| Reference interest and exchange rates information | Exchange rates are calculated using historic market day rates, typically Bloomberg. The reference interest rate is in line with the Bank of England base rate. | | |

Cheque Clearing Cycle

The following table shows an example of how long it takes for a cheque to clear once it has been deposited in your Account.

| | Monday | Tuesday | Wednesday | Thursday | Friday | Monday |
|------------------|--------|---------|-----------|----------|--------|--------|
| Cheque deposited | X | | | | | |
| Funds cleared | | | | | | X |