



PERSONAL TARIFF

Effective 1st January 2021

For our Personal accounts, we provide an itemised Tariff Schedule. This will help you reconcile the charges to your transactions and manage your account as effectively as possible. Most charges are applied at the time the service is provided. However, account charges which cover the day-to-day costs of operating your account, will be assessed and charged monthly.

If you require a service which is not set out within this tariff, your Relationship Manager will advise you of the cost at the time of agreeing the service. The tariff schedule is reviewed from time to time (at least annually). At this time, we will send you a copy of the revised tariff.

Please contact your Relationship Manager if you require any clarification on the terminologies used, or would like more information about our services.

Euro Current Account Fee – This is calculated on the **Account Balance** as at the last working day of March, June, September & December. It is applied on the 22nd day after the calendar quarter end or the next business day and is subject to a **Minimum fee** of €30 per quarter.

Credit balances in Euro current accounts 0.05% per quarter (equivalent to **0.2% annually**)

Note - Clients with investment portfolios held under management with the Bank (Mutual Funds, Bonds and Equities) in excess of €200,000 will be exempt from this charge, as will those with borrowing facilities.

Transaction Fees - Fees applied at provision of service unless stated	£
STANDING ORDERS	0.75
Payment-related – Fees applied at provision of service unless stated	£
STERLING SAME DAY (£10K or less)	10.00
STERLING SAME DAY PAYMENT (over £10k)	25.00
SWIFT – Same Day	80.00
SWIFT - Next Day	30.00
SWIFT - Additional charge if paying other Banks' charges	20.00
SWIFT - Inwards (no charge for funds received from Alpha Bank Group)	5.00
SWIFT - Discrepancy investigation	As incurred
Cheque-related – Fees applied at provision of service unless stated	£
STOPPING A CHEQUE	15.00
CURRENCY CHEQUE COLLECTIONS	30.00
UNPAID CHEQUE INWARDS	10.00
UNPAID SO / DD & CHEQUE	35.00
Other – Fees applied at provision of service unless stated	£
DUPLICATE STATEMENT (per page)	5.00
BANK REFERENCE / STATUS ENQUIRY (+ Vat)	20.00
ADMINISTRATION of COURT ORDERS (Min fee applies - dependant on complexity)	250.00

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INTEREST CERTIFICATES - annual certificate free, other/additional requests £30.	
WITNESSING CLIENT DOCUMENTATION – POSTAL FEE	25.00
WITNESSING CLIENT DOCUMENTATION – COURIER FEE	80.00
ADVICE / CONFIRMATION LETTER	30.00
CHANGE IN ACCOUNT BENEFICIARIES (one free amendment per Account per annum)	150.00

Overdraft & Security Fees - Fees Applied At Provision Of Service Unless Stated	£
PREPARATION OF LEGAL CHARGE	250.00
PREPARATION OF DEBENTURE	250.00
PREPARATION OF GUARANTEE	150.00
CHARGE OVER LIFE POLICY	150.00
CHARGE OVER CASH/SHARES	150.00
ASSIGNMENT OF RENTS	125.00
ISSUE OF BANK GUARANTEE - 1% per annum	min 150.00
CONSENT TO LEASE / SECTION 106	125.00
DEED OF PRIORITY	125.00
PRIOR MORTGAGE ENQUIRY	125.00
REVALUATION OF PROPERTY at client's behest' (excluding valuation fee)	50.00
PAYMENT OF GROUND RENT / SERVICE CHARGE	100.00
COPY OF DEEDS / DOCUMENTS Per doc (For first 20 sheets then 20p per sheet)	50.00
DEEDS SENT TO SOLICITOR	
Acting on client's behalf (not in respect of a discharge of mortgage)	35.00
BREACH OF COVENANT - per quarter	min 250.00
DISCHARGE OF MORTGAGE	150.00
RELEASE OF OTHER SECURITY	150.00
AMENDMENT TO SECURITY	125.00
DEEDS HELD BY BANK AFTER REDEMPTION OF BORROWING	200.00
OVERDRAFT ARRANGEMENT - minimum 1%	min 250.00
OVERDRAFT RENEWAL - minimum 1%	min 250.00
LOAN ARRANGEMENT - minimum 1%	250.00

Fees levied in sterling or currency equivalent.

UNARRANGED OVERDRAFT

Any amount overdrawn without an arranged overdraft or in excess of your overdraft limit will be charged at a rate of 6% + the prevailing Base Rate of the currency concerned, which, for Sterling, as at 30th April 2020 is equivalent to 6.18% APR Typical (variable).

How much does my overdraft cost in pounds and pence?

Here are some examples of how much it would cost if you borrowed £500 of your agreed overdraft*:

£500 Overdraft @ 6.18% APR	7 days	30 days	60 days
Indicative Cost (£)	£0.57	£2.50	£5

**Subject to lending criteria*

We will not provide any Arranged Overdrafts under £10,000.

CALCULATION AND APPLICATION OF INTEREST

Interest on arranged and unarranged overdrafts is calculated on a daily basis and charged monthly 14 days after the end of each month.