

# Personal Banking Fees and Charges Schedule

These fees and charges will apply to all personal account and others banking services provided by Isbank London Branch from the 13th July 2018

Product and Service		UK Resident Customer			Branch			Online Banking			Standing Order		
		Transaction % fee (if applicable)	Minimum fee (or currency equivalent)	Maximum fee (or currency equivalent)	Transaction % fee (if applicable)	Minimum fee (or currency equivalent)	Maximum fee (or currency equivalent)	Transaction % fee (if applicable)	Minimum fee (or currency equivalent)	Maximum fee (or currency equivalent)	Transaction % fee (if applicable)	Minimum fee (or currency equivalent)	Maximum fee (or currency equivalent)
Current Account	Account opening fee		£100*										
	Annual account fee		£10										
	Incoming money transfer from within the EEA		£3										
	Incoming money transfer from outside the EEA (which includes Turkish Isbank Branches)		£10										
	Faster payment - to a UK registered Bank		£3			£3			£3				
	Outgoing money transfer to a non-UK Isbank Branch	1.0%	£15	£100	1.0%	£15	£100	1.0%	£15	£100	1.0%	£15	£100
	Outgoing SWIFT payment	1.0%	£20	£150	1.0%	£20	£150	1.0%	£20	£150	1.0%	£20	£150
	Duplicate account statement		£5										
	Direct Debit Cancellation/Returning Fee		£20										
Debit Card Services	Isbank London Branch account - non-sterling withdrawal or payment	2.5%	£3										
Cheque Services	Clearance of cheque issued by non-UK registered bank	1.0%	£20	£100									
	Stopping / returning an issued cheque		£15										
	Cheque book issuance		£15										
Overdraft	Overdraft set-up fee		2.0%	£50									
	Overdraft interest		12.0%										
Overseas Mortgage / Secured Personal Loan	Initial set-up fee		£295										
	Property valuation fee		£250										
	Arrangement fee	1.5%**	£750	£7,500									
	Mortgage security release fee		£250										
	Partial redemption fee - if partial redemption within 3 years of the advancement date	1.0%	£475										
Full redemption fee - if full redemption within 3 years of the advancement date	1.0%	£725											
Personal Loan	Initial set-up fee	1.0%	£50	£250									
	Early repayment charge - if partial or full redemption within 3 years of the advancement	1.0%	£50	£250									
Other Services	Bank reference letter		£50										
	Instruction issued to another non-UK Isbank Branch		£25										
	General enquiry sent to another non-UK Isbank Branch		£10										
	Handling of an enquiry to or from another Bank		£25										

\* UK Resident Customer - the account opening administrative fee of £100 (or currency equivalent) can be reduced if you maintain an average of at least £20,000 (or currency equivalent) with Isbank London branch in either current accounts and or fixed term deposits during the 12 month period following the date when your account was opened. If this is the case, £50 (or currency equivalent) of the account opening administrative fee will be refunded.

\*\* Arrangement fee will be applied at 1% for sums greater than £300,000.

Non-UK Resident Customer		Branch			Online Banking			Standing Order		
		Transaction % fee (if applicable)	Minimum fee (or currency equivalent)	Maximum fee (or currency equivalent)	Transaction % fee (if applicable)	Minimum fee (or currency equivalent)	Maximum fee (or currency equivalent)	Transaction % fee (if applicable)	Minimum fee (or currency equivalent)	Maximum fee (or currency equivalent)
<b>Current Account</b>	Account opening fee		£400**							
	Annual account fee		£100							
	Incoming money transfer from within the EEA		£10							
	Incoming money transfer from outside the EEA (which includes Turkish Isbank Branches)		£20							
	Faster payment - to a UK registered Bank	1.0%	£15	£30	1.0%	£15	£30	1.0%	£15	£30
	Outgoing money transfer to a non-UK Isbank Branch	1.0%	£20	£150	1.0%	£20	£150	1.0%	£20	£150
	Outgoing SWIFT payment	1.0%	£40	£150	1.0%	£40	£150	1.0%	£40	£150
	Duplicate account statement		£5							
	Direct Debit Cancellation/Returning Fee		£25							
<b>Debit Card Services</b>	Isbank London Branch account - non-sterling withdrawal or payment	2.5%	£3							
<b>Cheque Services</b>	Clearance of cheque issued by non-UK registered bank	1.0%	£20	£100						
	Stopping / returning an issued cheque		£20							
	Cheque book issuance		£20							
<b>Other Services</b>	Bank reference letter		£50							
	Instruction issued to another non-UK Isbank Branch		£25							
	General enquiry sent to another non-UK Isbank Branch		£10							
	Handling of an enquiry to or from another Bank		£25							

\*\*Non UK Resident Customer - the account opening administrative fee of £400 (or currency equivalent) can be reduced if you maintain an average of at least £20,000 (or currency equivalent) with Isbank London branch in either current accounts and or fixed term deposits during the 12 month period following the date when your account was opened. If this is the case, £300 (or currency equivalent) of the account opening administrative fee will be refunded.