

# **SIRAT PERSONAL BANKING**

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## ACCOUNT TARIFF BOOK

Information about charges and payments for your account

Applicable from 01<sup>st</sup> January 2026

# Account Tariff Book

|                  |                                                  |                                                                                                                                    |          |
|------------------|--------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|----------|
| <b>Section A</b> | <b>Payments from your account within the UK</b>  | Where funds are transferred from your bank account to another bank account within the United Kingdom.                              | <b>2</b> |
| <b>Section B</b> | <b>Payments from your account outside the UK</b> | Where money is transferred from your bank account to a bank account outside the United Kingdom.                                    | <b>2</b> |
| <b>Section C</b> | <b>Payments into your account</b>                | Where funds are credited or deposited into your bank account, excluding interbank transfers.                                       | <b>2</b> |
| <b>Section D</b> | <b>Account Maintenance</b>                       | A recurring fee levied for the ongoing administration, management, & servicing of the account.                                     | <b>2</b> |
| <b>Section E</b> | <b>Banker's Draft</b>                            | Payment instrument issued by a bank on behalf of a customer, guaranteeing the payment of a specified amount of money to the payee. | <b>3</b> |
| <b>Section F</b> | <b>Unpaid Items</b>                              | Payment or transaction that could not be completed.                                                                                | <b>3</b> |
| <b>Section G</b> | <b>Cheques</b>                                   | A written, signed, and dated instruction to a bank to pay a specific amount from your account to the payee.                        | <b>3</b> |
| <b>Section H</b> | <b>Minimum Aggregate Account Balance</b>         | Refers to the total minimum balance that must be maintained across all eligible accounts to avoid a Minimum Balance Charge.        | <b>3</b> |
| <b>Section I</b> | <b>Safe Deposit Lockers</b>                      | Secure storage facilities for customers to store valuable items securely.                                                          | <b>4</b> |
| <b>Section J</b> | <b>Statements, Letters &amp; Certificates</b>    | Various documents and communications issued by the Bank.                                                                           | <b>4</b> |
| <b>Section K</b> | <b>Foreign Exchange</b>                          | Services aimed at facilitating currency conversion for customers.                                                                  | <b>5</b> |
| <b>Section L</b> | <b>Late Payment Fee</b>                          | Levied on accounts with outstanding balances after the due date.                                                                   | <b>5</b> |

## Transaction Type

## Charge for each item

### Section A – Payments from your account within the UK

Sets out the charges for services you use for Local Payments.

|                                                             |                                                                     |
|-------------------------------------------------------------|---------------------------------------------------------------------|
| Cash paid out of your account                               | £0.50 per £100 withdrawn                                            |
| Standing Order                                              | £1.00 per payment                                                   |
| BACS (GBP – next business day)                              | £2.00 per payment                                                   |
| Sending money via CHAPS                                     | £20.00 each                                                         |
| Sending money in GBP / foreign currency (online)            | £15.00                                                              |
| Faster payment service – manual funds transfer instructions | £5.00                                                               |
| Faster Payments Service – Online Banking                    | No fee                                                              |
| Sending money in foreign currency                           | 0.2% per transfer, with a minimum of £25.00 and a maximum of £50.00 |

### Section B – Payments from your account outside the UK

Sets out the charges for services you use for International Payments.

|                                                      |                                                                       |
|------------------------------------------------------|-----------------------------------------------------------------------|
| Sending money via CHAPS                              | £30.00 each                                                           |
| International payments (non-GBP)                     | 0.2% per transfer, with a minimum of £25.00 and a maximum of £50.00   |
| Sending money in GBP / foreign currency (online)     | £15.00                                                                |
| International payment returned by the receiving bank | £15.00 each + charges levied by the receiving bank, if any, at actual |

### Section C – Payments into your account

Sets out the charges for services you use for Payments into your account.

|                             |                             |
|-----------------------------|-----------------------------|
| Cash paid into your account | £0.50 per £100.00 deposited |
|-----------------------------|-----------------------------|

### Section D – Account Maintenance Fee

A recurring fee levied for administration, management, & servicing of the account.

|                                         |                   |
|-----------------------------------------|-------------------|
| Account holders resident in the UK      | £50.00 per annum  |
| Account holders resident outside the UK | £100.00 per annum |

## Transaction Type

## Charge for each item

### Section E – Banker's Draft

All cheques issued by the Bank.

|                |                  |
|----------------|------------------|
| Banker's Draft | £10.00 per draft |
|----------------|------------------|

### Section F – Unpaid Items

Unpaid items which we are unable to pay due to lack of funds.

|                |                 |
|----------------|-----------------|
| Direct Debit   | £25.00 per item |
| Standing Order | £25.00 per item |

### Section G – Cheques

Cheques on your account.

|                                                                              |                                                                                           |
|------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------|
| Cheque into your accounts drawn outside the UK (Foreign Collection)          | 2.5% per item<br>£10.00 minimum<br>£30.00 maximum<br>+ correspondent bank charges, if any |
| Cheque Book issuance                                                         | No fee                                                                                    |
| Stopped Cheques                                                              | £20.00 per cheque                                                                         |
| Cheque returned unpaid by us due to lack of funds                            | £25.00 per cheque                                                                         |
| Cheque returned to us unpaid by other bank                                   | £10.00 per cheque                                                                         |
| Cheque returned unpaid by us due to any reason other than those stated above | £10.00 per cheque                                                                         |

### Section H – Minimum Aggregate Account Balance Charges

Charges applied to customers when the average aggregate balance in their account falls below a specified minimum aggregate balance threshold.

#### Minimum Aggregate Balance Charges (Current & Savings Accounts)

##### Business/Organisation established in the UK

1) A minimum aggregate balance of £10,000 (or equivalent other currencies) is required to be maintained in the account.

|                                                                                                            |                                                      |
|------------------------------------------------------------------------------------------------------------|------------------------------------------------------|
| Less than £10,000 (or equivalent in other currencies) average aggregate balance of deposit in all accounts | £10.00 (or equivalent in other currencies) per month |
|------------------------------------------------------------------------------------------------------------|------------------------------------------------------|

## Transaction Type

## Charge for each item

### Account holders resident outside the UK

1) A minimum aggregate balance of £50,000 or equivalent is required to be maintained in the account.

|                                                                                                            |                                                      |
|------------------------------------------------------------------------------------------------------------|------------------------------------------------------|
| Less than £50,000 (or equivalent in other currencies) average aggregate balance of deposit in all accounts | £50.00 (or equivalent in other currencies) per month |
|------------------------------------------------------------------------------------------------------------|------------------------------------------------------|

### Section I – Safe Deposit Lockers

Sets out the charges for safe deposit lockers available.

|                                 |                         |
|---------------------------------|-------------------------|
| Small Locker                    | £200.00+ VAT per annum  |
| Medium Locker                   | £250.00+ VAT per annum  |
| Large Locker                    | £350.00+ VAT per annum  |
| Extra Large Locker              | £450.00+ VAT per annum  |
| Locker key deposit (Refundable) | £200.00                 |
| Locker breakage fee             | Actual charges incurred |

### Section J – Statements, Letters & Certificates

Sets out the charges for Statements, Certificates & Letters related to your account.

#### Statements

|                                |                                  |
|--------------------------------|----------------------------------|
| Regular Paper Statement        | No fee                           |
| Duplicate of Earlier Statement | £2.00 per sheet<br>£5.00 minimum |

#### Bank Reference / Status Report

£10.00 + VAT  
additional costs  
incurred, if any, at actual

#### Balance Certificates

£10.00 per certificate

#### Audit Letters

£25.00 + VAT each

#### Correspondence Charges

|                |                                                                                                                         |
|----------------|-------------------------------------------------------------------------------------------------------------------------|
| Courier Charge | £10.00 minimum for UK<br>£30.00 minimum for<br>Outside of the UK<br><small>Unless expressly stated as otherwise</small> |
|----------------|-------------------------------------------------------------------------------------------------------------------------|

#### Postage Charge

No fee

## Transaction Type

## Charge for each item

### Section K – Foreign Exchange

Sale or Purchase of foreign currency.

Foreign Exchange Service

As per prevailing rate of exchange

### Section L – Late Payment Fee

The Bank will charge you this fee if you delay making any payment due to the Bank. The fee will be donated to charity after we deduct any actual costs incurred in sending you any letters and/or making any calls.

Levied on accounts with outstanding balances after the due date

The product of  
(i) the unpaid amount  
(ii) 12%  
(iii) the number of days of delay until full payment of the late amount divided by 365  
(Minimum £10.00)

### Terms and Processing Time

1. Payments into your account: Apart from Faster Payment Service (FPS), all other payments received into your account before 15:30 hrs. will be processed on the same day.
2. Payment out of your account: All instructions received before 14:00 hrs. will be processed on the same day.
3. Account Maintenance Fee: Account maintenance fee is charged biannually on an accrual basis. The first month of account opening is exempt for Account Maintenance Charges. If any account holder resides outside the United Kingdom, the account will be considered as 'Non-Resident.'
4. For consistency, all charges, fees and costs in this Tariff Book are denominated in Pound Sterling (GBP). Where we have reason to recover these charges, fees, and costs in any other currency, we will apply our prevailing exchange rate on the day that the payment is made, in order to affect the required currency conversion.
5. We may introduce new charges or change our existing charges at any time. We will provide you with a minimum of 60 days' notice of any changes to our charges.

**For More Information:**



Speak to your relationship team



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