

## Fee Information Document

**Name of the account provider: Gibraltar International Bank**

**Account Name: Retail Account**

**Date: Last updated May 2022**

This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.

Fees may also apply for using services linked to the account which are not listed here. Full information is available in Gibraltar International Bank's 'Terms & Conditions' and 'Tariffs' which can be found at [Gibraltar International Bank - Important Information \(gibintbank.gi\)](https://gibintbank.gi)

A glossary of the terms used in this document is available free of charge

General Account Services		
Maintaining the account		No Fee

Payments – Cash, Cards and Cheques		
Cash withdrawal in Pound Sterling in Gibraltar (GBP notes)	Over the counter	No Fee
	Via a G.I.B ATM	No Fee
Foreign Currency (where there is no currency conversion)	Over the counter	1% (minimum £10)
	Via an ATM	No fee from GIB
	Via an ATM outside of Gibraltar	No fee from GIB
Debit Card Payment	GBP	No Fee
	Foreign Currency	No fee from GIB
Cancelling a Cheque	Applicable to Prime Accounts only	No Fee

<b>Payments – Other</b>		
<b>Direct Debit</b>	For accounts not denominated in GBP currency equivalent applies for all fees	No Fee
<b>Faster Payments (Sending money within Gibraltar and UK)</b>		Online Free
<b>Standing Order Set Up</b>	Manual Online Prime Accounts	£50 No Fee No Fee
<b>Standing Order payments</b>	Local (faster payment) International	No Fee Fee
<b>Manual Standing Order Amendment</b>	All Accounts (excl. Prime) Prime Accounts	£25 No Fee
<b>CHAPS (Sending money within Gibraltar and UK) &amp; SWIFT International Payments (Sending money outside Gibraltar)</b>	Manual (excl. Prime Accounts) Manual (Prime Accounts) Online	£50 £25 £25
<b>SEPA (Sending money outside Gibraltar in EUR)</b>	Manual (excl. Prime Accounts) Manual (Prime Accounts) Online	£50 £15 £15
<b>Receiving money from outside Gibraltar</b>		No Fee
<b>Chargeback Processing Services</b>		£25
<b>Refusing a payment due to lack of funds</b>		No Fee
<b>Allowing a payment despite lack of funds</b>		No Fee

<b>Overdrafts and related services</b>		
<b>Arranged Overdraft</b>	Arrangement Fee	1% (minimum £100)
	Interest Rate	9% pa + base (calculated daily)
<b>Unarranged Overdraft/limit exceeded</b>		19% + base