

## Services Tariff Guide Personal

<i>General</i>	<i>Personal</i>	<i>Young Persons</i>	<i>Teen</i>	<i>Grad</i>	<b>Prime (Proposition closed on the 31<sup>st</sup> May 2022)</b>	<i>Personal Plus</i>
Hardcopy Statement	£5 per sheet	£5 per sheet	£5 per sheet	£5 per sheet	n/a	£5 per sheet
Duplicate Statement	n/a	n/a	n/a	n/a	£5 per sheet	n/a
Duplicate Tax Letters	£35	n/a	n/a	n/a	n/a	£35
Cert of debit interest	£15	n/a	n/a	n/a	£15	£15
Cert of credit interest	£15	n/a	n/a	n/a	£15	£15
Issue of debit card	free	free	free	free	free	free
Online Banking	free	free	free	free	free	free
Mobile Banking	free	free	free	free	free	free
Bankers reference	£20	n/a	n/a	n/a	£20	£20
<b>Cheques</b>						
Cheque books	n/a	n/a	n/a	n/a	free	n/a
Cancelling a cheque	n/a	n/a	n/a	n/a	free	n/a
Cheques paid in returned	£5	£5	£5	£5	£5	£5
<b>Cash</b>						
Cash withdrawal in Pound Sterling in Gibraltar (GBP notes over the counter)	free	free	free	free	free	free
Currency notes over the counter (where there is no currency conversion)	1% min £10	1% min £10	1% min £10	1% min £10	1% min £10	1% min £10
<b>Payments</b>						
Faster payments (Sending money within Gibraltar and UK)	Online free	Online free	Online free	Online free	Online free	Online free
Standing Order Set Up	Manual £50 Online free	Manual £50 Online free	Manual £50 Online free	Manual £50 Online free	free	Manual £50 Online free
Standing Order payments	Free local+ Int charge	Free local+ Int charge	Free local+ Int charge	Free local+ Int charge	Free local+ Int charge	Free local+ Int charge
Manual Standing Order Amendment	£25	£25	£25	£25	free	£25
Chaps (Sending money within Gibraltar and UK)	£50 manual/ £25 online	£50 manual/ £25 online	£50 manual/ £25 online	£50 manual/ £25 online	£25 manual	£50 manual/ £25 online
International Payments (Correspondent charges charged separately)	£50 manual/ £25 online	£50 manual/ £25 online	£50 manual/ £25 online	£50 manual/ £25 online	£25 manual	£50 manual/ £25 online
SEPA (Sending money outside Gibraltar in EUR)	£50 manual/ £15 online	£50 manual/ £15 online	£50 manual/ £15 online	£50 manual/ £15 online	£15 manual	£50 manual/ £15 online
Receiving money from outside Gibraltar (Inward international Payment)	n/a	n/a	n/a	n/a	n/a	n/a
Payment details incomplete	£25	£25	£25	£25	£25	£25
Payment enquiry/ tracer	£25	£25	£25	£25	£25	£25
Chargeback processing services (Payment recall)	£25	£25	£25	£25	£25	£25

<b>Overdrafts</b>						
Limits exceeded	19%+Base	n/a	n/a	n/a	19%+Base	19%+Base
Unarranged overdrafts	19%+Base	n/a	19%+Base	19%+Base	19%+Base	19%+Base
Unpays	£10	£10	£10	£10	£10	£10
Amending a Facility Letter	£50	n/a	n/a	£50	£50	£50
Letter highlighting default on terms of facility letter	£30	n/a	n/a	£30	£30	£30
Missed payments	£5	n/a	n/a	£5	£5	£5

### Services Tariff Guide – Corporate

<b>General</b>	<b>Business</b>	<b>Business Plus</b>	<b>Community (Charities &amp; Non-Profit Organisations)</b>	<b>Business Premier</b>	<b>Crest</b>	<b>Intermediary</b>
Maintaining the account fee (Account service & maintenance)	n/a	n/a	n/a	n/a	n/a	£250 per qtr
Monthly Account Holding Fee	£15pm	£30pm	n/a	£15pm	n/a	n/a
Hardcopy Statement	£5 per sheet	n/a	£5 per sheet	£5 per sheet	£5 per sheet	£5 per sheet
Duplicate Statement	n/a	£5 per sheet	n/a	n/a	n/a	n/a
Audit certificates	£50	£50	n/a	£50	£50	£50
Pooled Accounts Letter	n/a	n/a	n/a	£25	n/a	£25
Bankers reference	£20	£20	£20	£20	£20	£20
Fixed deposit cancellation	£250+ cancellation costs	£250+ cancellation costs	£250+ cancellation costs	£250+ cancellation costs	£250+ cancellation costs	£250+ cancellation costs
Certificate of balance	£10	£10	£10	£10	£10	£10
<b>Cheques</b>						
Cheque books	n/a	£50 per chequebook	£25 (only issued by exception under Snr Mgt sign off)	n/a	n/a	n/a
Cancelling a cheque	n/a	free	free	n/a	n/a	n/a
Cheques paid in returned	£5	£5	£5	£5	£5	£5
Cheques paid in	20p per cheque	20p per cheque	This proposition is meant to operate via digital channels only. Any cheques paid in to be charged at Snr Mgt discretion.	20p per cheque	20p per cheque	20p per cheque
Retrieval of cheques	n/a	£5 per item	£5 per item	n/a	n/a	n/a

<b>Cash</b>						
Cash Deposited in Pounds Sterling in Gibraltar (GBP notes over the counter)	0.60%	0.60%	This proposition is meant to operate via digital channels only. Any cash paid in to be charged at Snr Mgt discretion.	By negotiation	By negotiation	By negotiation
Currency notes over the counter (where there is no currency conversion)	2% min £10	2% min £10	This proposition is meant to operate via digital channels only. Any cash paid in to be charged at Snr Mgt discretion.	By negotiation	By negotiation	By negotiation
Cash withdrawals (large amounts/salaries)	1% minimum £100	1% minimum £100	This proposition is meant to operate via digital channels only. Any cash paid in to be charged at Snr Mgt discretion.	By negotiation	By negotiation	By negotiation
<b>Payments</b>						
Faster payments (Sending money within Gibraltar and UK)	£1 online fee	£1 online fee	free	£1 online fee	£1 online fee	£1 online fee
Standing Order Set Up	Manual £50 Online free	Manual £50 Online free	Manual £50 Online free	Manual £50 Online free	Manual £50 Online free	Manual £50 Online free
Standing Orders	Free local+ Int charge	Free local+ Int charge	Free local+ Int charge	Free local+ Int charge	Free local+ Int charge	Free local+ Int charge
Manual Standing Order amendments	£25	£25	£25	£25	£25	£25
BACS (Sending money within Gibraltar and UK)	£5 for the file plus 50p per item.	£5 for the file plus 50p per item.	£5 for the file plus 50p per item.	£5 for the file plus 50p per item.	£5 for the file plus 50p per item.	£5 for the file plus 50p per item.
Chaps (Sending money within Gibraltar and UK)	£50 manual/ £25 online	£50 manual/ £25 online	£50 manual/ £25 online	£50 manual/ £25 online	£50 manual/ £25 online	£50 manual/ £25 online
International Payments (Correspondent charges charged separately)	£50 manual/ £25 online	£50 manual/ £25 online	£50 manual/ £25 online	£50 manual/ £25 online	£50 manual/ £25 online	£50 manual/ £25 online
SEPA (Sending money outside Gibraltar in EUR)	£50 manual/ £15 online	£50 manual/ £15 online	£50 manual/ £15 online	£50 manual/ £15 online	£50 manual/ £15 online	£50 manual/ £15 online

Receiving money from outside Gibraltar (Inward international Payment)	free	free	free	free	free	free
Payment details incomplete	£25	£25	£25	£25	£25	£25
Payment enquiry/tracer	£25	£25	£25	£25	£25	£25
Chargeback processing services (Payment recall)	£25	£25	£25	£25	£25	£25
<b>Overdrafts</b>						
Limits exceeded	19%+Base	19%+Base	19%+Base	19%+Base	19%+Base	19%+Base
Unarranged overdrafts	19%+Base	19%+Base	19%+Base	19%+Base	19%+Base	19%+Base
Unpays	£15	£15	£15	£15	£15	£15
Amend a facility letter	£50	£50	£50	£50	£50	£50
Letter highlighting default on terms of facility letter	£30	£30	£30	£30	£30	£30
Missed payments	£5	£5	£5	£5	£5	£5

## Trade Services

<b>Import Letters of Credit</b>	
Issuance Fee	£90
Risk commission 2.0% p.a. min. 30 days	£90 Min
Acceptance commission 2.0% p.a. min. 30 days	£90 Min
Document examination/payment/negotiation, 0.25% up to 4 million; 0.1% over and above 4 million	£90 Min
Amendment fee	£75
Cancellation fee	£75
Release of goods	£60
Extra handling fee, per hour or part thereof	£55
<b>Export Letters of Credit</b>	
Advising fee	£90
* Confirmation/acceptance/commitment commission, on a case-by-case basis, min 30 days in % p.a.	£90 Min
Document examination/negotiation, 0.25% up to 4 million, 0.1% over and above 4 million	£90 Min
Amendment fee	£75
Cancellation fee	£75
Assignment of proceeds	£60
Transfer of Export Letter of Credit 0.5% of amount	£300 Min
Pre-checking of documents, per document	£15
Extra handling fee, per hour or part thereof	£55

<b>Standby Letter of Credit</b>	
Issuance fee	£90
Amendment fee	£60
Risk commission 1.0% p.a. min. 30 days	£90 Min
Claim under standby letter of credit	£75 Min
Cancellation fee	£75
Extra handling fee, per hour	£55
<b>Import Collection</b>	
Import Collection commission	£115
Amendment fee	£60
Return of documents	£90
Document delivered free of payment	£90
Release of goods	£60
Extra handling fee, per hour or part thereof	£55
Protest (+fee from Notary Public)	£60

<b>Export Collection</b>	
Export Collection commission	£115
Amendment fee	£60
Cancellation fee for documents returned	£90
Documents delivered free of payment	£90
Tracer (2 free tracers)	£20
Extra handling fee, per hour or part thereof	£55
Protest (+ fee from Notary Public)	£60
<b>Guarantees</b>	
1% arrangement fee	£500 Min
Advising Fee	£100
<b>Additional costs</b>	
Courier	£30
Registered airmail	£15
SWIFT (Handling, reminder(s) to bank, etc.)	£15

\*Export Letter of Credit and commitment commission cover payment for the foreign risk the Bank takes. Please contact Gibraltar International Bank Trade Finance desk for current price information as well as whether Gibraltar International Bank Limited has the capacity to make a commitment for a transaction.

## **Product – Interest rates and Fees**

### **Personal Savings Account**

Pricing set by Treasury team, currently 2.50% pa

### **Higher Interest Savings Account (HISA)**

Pricing set by Treasury team, currently 3.50% pa

### **Young Persons Savings Account**

Pricing set by Treasury team, currently 3.50% pa

### **Overdraft Personal Mass Market**

Arrangement Fee – 1%. Min £100.

Interest Rate – 9% pa+ Base, calculated on a daily basis

### **Overdraft Retail Business**

Arrangement Fee – 1% minimum £100.

Interest Rate – 5% pa + Base, calculated on a daily basis.

### **Bank Standard Variable Rate (SVR)**

SVR currently stands at 5% pa + Base

### **Japanese Yen Current Account**

Pricing set by Treasury team, -0.35% pa

All other Foreign Currency accounts 0.00% pa (rate relates to balance held on account)

**Loans Personal Mass Market**

*(Unsecured)*

Arrangement Fee – 1% minimum £100.

Interest Rates:

<b>Amounts</b>	<b>Fixed Pricing</b>
£1,000 to £4,999	16.5% pa
£5,000 to £9,999	15.25% pa
£10,000 to £14,999	14% pa
£15,000 to £19,999	12.75% pa
£20,000 to £24,999	11.5% pa

*(Secured)*

Arrangement Fee – 1% minimum £75.

£25,000 minimum with maximum being treated on a case by case basis.

Interest Rates – Starts at 4.5% pa + Base and ends at 9.5% pa + Base (this all depends on amount and security vehicle presented).

**Grad Assistance Loan**

Arrangement Fee – 1% minimum £75 charged up front

Interest Rates – 4.5% pa + Base.

**Loans/ Commercial Mortgage Retail Business Segment**

Arrangement Fee – 1% minimum £100.

Interest Rate – 5% pa + Base.

**Loans – SPVs**

Arrangement fee and interest rate by negotiation.

## Mortgages Personal Retail

### Tracker Mortgages

<b>Amount</b>	<b>Product</b>	<b>Initial Interest Rate (Fixed)</b>	<b>Follow on Interest Rate (Standard Variable Rate)</b>	<b>Product renewal Fee</b>	<b>Product switch fee prior to maturity</b>	<b>LTV</b>	<b>Early Repayment Administration Fee (for each tranche of repayment)</b>	<b>Product Status</b>
Up to £125,000	3 Year Tracker	4.25%pa+ Base	5% pa+ Base	£395	1% of balance outstanding, min £999	80%	n/a	Open
Up to £125,000	3 Year Tracker	4.5%pa+ Base	5% pa+ Base	£395	1% of balance outstanding, min £999	90%*	n/a	Open
£125,001 to£250,000	4 Year Tracker	3.5%pa+ Base	5% pa+ Base	£395	1% of balance outstanding, min £999	80%	n/a	Open
£125,001 to£250,000	4 Year Tracker	4%pa+ Base	5% pa+ Base	£395	1% of balance outstanding, min £999	90%*	n/a	Open
£250,001 to £500,000	4 Year Tracker	2%pa+ Base	5% pa+ Base	£395	1% of balance outstanding, min £999	60%	n/a	Open



£250,001 to £500,000	4 Year Tracker	2.25%pa+ Base	5% pa+ Base	£395	1% of balance outstanding, min £999	80%	n/a	Open
£500,001 and above	4 Year Tracker	1.5%pa+ Base	5% pa+ Base	£395	1% of balance outstanding, min £999	60%	n/a	Open
£500,001 and above	4 Year Tracker	2.10%pa+ Base	5% pa+ Base	£395	1% of balance outstanding, min £999	80%	n/a	Open

\*for Government Shared Home Ownership Schemes and for all first-time buyers LTV can go up to 90%

Mortgage Arrangement Fee – for amounts up to £250,000, £999 flat fee. For amounts above £250,000 1%. Minimum £999.

Equity Release Fee – for existing mortgage account holders with GIB only, 1%. Minimum £300.

Mortgage Redemption Admin Fee - £275.

Valuation Fee - a fee in relation to the valuation of the property will be payable. This fee will be quoted by the relevant valuer.

### Fixed Rate Mortgages

<i>Product</i>	<i>LTV</i>	<i>Initial Interest Rate</i>	<i>Follow on Interest Rate (Standard Variable Rate)</i>	<i>Arrangement Fee</i>	<i>Product Renewal Fee</i>	<i>Product switch fee prior to maturity</i>	<i>Early Repayment Administration Fee (for each tranche of repayment)</i>	<i>Product Status</i>
3 Year Fixed	Up to 70%	4.75%	5% pa+ Base	1%, min £999	£395	1% of balance outstanding, min £999	1% of amount repaid early	Open

3 Year Fixed	70-90%	5%	5% pa+ Base	1%, min £999	£395	1% of balance outstanding, min £999	1% of amount repaid early	Open
5 Year Fixed	Up to 70%	4.55%	5% pa+ Base	1%, min £999	£395	1% of balance outstanding, min £999	1% of amount repaid early	Open
5 Year Fixed	70-90%	5%	5% pa+ Base	1%, min £999	£395	1% of balance outstanding, min £999	1% of amount repaid early	Open

#### Buy to Let Mortgages Personal Retail

<b>Amount</b>	<b>Product</b>	<b>Initial Interest Rate (Fixed)</b>	<b>Follow on Interest Rate (Standard Variable Rate)</b>	<b>Product Renewal Fee</b>	<b>Product switch fee prior to maturity</b>	<b>LTV</b>	<b>Early Repayment Administration Fee (for each tranche of repayment)</b>	<b>Product Status</b>
Up to £500,000	4 Year Tracker	3.49%pa +Base	5% pa+ Base	£395	1% of balance outstanding, min £999	75%*	n/a	Open
£500,001 and above	4 Year Tracker	3%pa+ Base	5% pa+ Base	£395	1% of balance outstanding, min £999	70%*	n/a	Open

\*LTV at 75% only applies to residential BTL not Corporate/Commercial BTL. Interest-only requests must always be capped at 70% LTV. When a request exceeds £1m – LTV should be scaled down from 70%LTV to no more than 60%LTV.

## **High Value Segment**

### **Overdraft Personal High Value**

Arrangement fee and interest rate by negotiation.

### **Overdraft High Value Corporates**

Arrangement fee and interest rate by negotiation.

### **Loans High Value Personal**

Arrangement fee and interest rate by negotiation.

### **Educational Assistance Loan**

Interest rate to be applied will be 4.5% pa + Base. Arrangement fee, 1% minimum £75 to be applied on the full amount sanctioned and charged at the outset on accepting our offer letter.

### **Loans/ Commercial Mortgages High Value Corporates / Intermediaries**

Arrangement fee and interest rate by negotiation.

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