

Retail Personal & Youth Accounts

Services Tariff Guide 2023



Gibraltar
INTERNATIONAL BANK

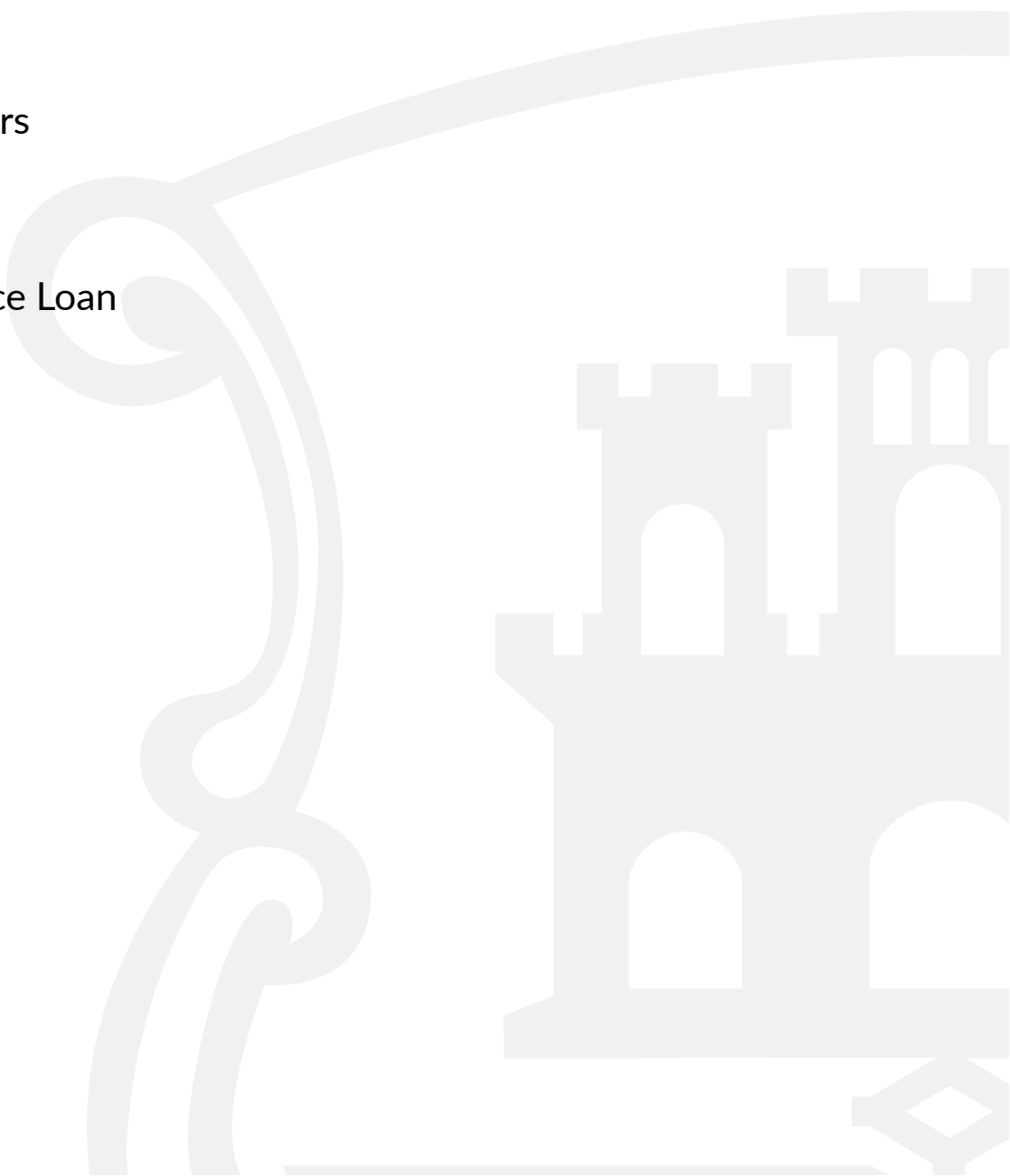
Overview

Retail Personal Accounts

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Youth Accounts (Teen & Grad)

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Retail Personal Accounts

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General Fees

General Fees	Fee
Statements	£5 per sheet
Duplicate Tax Letters	£35
Certificate of Debit Interest	£15
Certificate of Credit Interest	£15
Banker's Reference	£20
Cheques paid in return	£5

Cash

Cash	Fee
Cash withdrawal in GBP notes over the counter	Free
Currency notes over the counter (no currency conversion applicable)	1% min. £10

Standing Orders

Standing Orders	Fee	
Standing order setup	Manual	Online
	£50	Free
Manual Standing order amendment	£25	



Retail Personal Accounts

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Overdrafts		
Overdrafts	Fee	
Limits exceeded	19% + Base	
Arranged Overdraft	Arrangement Fee	Interest Rate
	1% min. £100	9% pa + Base Calculated on a daily basis
Unarranged overdrafts	19% + Base	
Certificate of Credit Interest	£15	
Unpaid Transaction Fee	£10	
Amending facility letter	£50	
Letter highlight default on terms of facility letter	£30	
Missed payments	£5	

Interest Rates & Fees	
Personal Savings Account	2.50% pa
High Interest Savings Account (HISA)	3.50% pa
Young Persons Savings Account	3.50% pa
Japanese Yen Current account	-0.35% pa

* Pricing set by Treasury Team.

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



Youth Accounts (Teen & Grad)

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Youth Accounts (Teen & Grad)

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Overdrafts		
Overdrafts	Fee	
Arranged Overdraft	Service not available	
Unarranged overdrafts	19% + Base	
Unpaid	£10	
Amending facility letter	Grad	Teen
	£50	N/A
Letter highlight default on terms of facility letter	Grad	Teen
	£30	N/A
Missed payments	Grad	Teen
	£5	N/A

Grad Assistance Loan		
Arrangement Fee	1% minimum	£75 charged upfront
Interest Rates	4.50% pa + Base	





Gibraltar
INTERNATIONAL BANK

Gibraltar International Bank Limited provides deposit taking and lending facilities to its clients. For this purpose, it is authorised and supervised by the Gibraltar Financial Services Commission. Registered No 109679. Registered Office, 310 Main Street, Inces House Gibraltar, GX11 1AA.

The Bank further reserves the right to change or revise its fees and its interest rates at any time, in particular when money-market conditions have changed, and you are referred to Parts 8 and 10 of the Bank's General Terms and Conditions.