

# A Guide to our charges

## RBS International, Luxembourg branch

The below is an overview of general fees that apply to all accounts held in RBS International, Luxembourg branch. These new fees supercede any existing arrangements agreed by RBS International.

For clarity, this guide shows the main rates in euro (except where specified GBP), excluding Luxembourg VAT (where applicable) and are valid until further notice, reviewable annually.

Should you have any queries regarding this information, please contact your Relationship Director at the Bank.

Payment Types (Outgoing)		
<b>eQ SEPA</b>	Low priority EUR payments between accounts held with banks in the SEPA area. Correct BIC and IBAN are mandatory, no special instructions for costs (e.g. "BEN" or "SHA").	€0.25
<b>eQ SWIFT</b>	International SWIFT payment sent via the SWIFT International payment network	€20
<b>eQ SWIFT - Euro</b>	SWIFT payment denominated in Euro sent within the EEA	€0.25
<b>Agents Charges</b>	Relates to Outward SWIFT payments when the sender wishes the beneficiary account to be credited in full.  NB. Not applicable for payments made within the EU/EEA	€15
<b>Account Transfers</b>	Payments between RBS International accounts in Luxembourg via eQ	Free of Charge
<b>Manual Payment</b>	Manual payments (internal and external) are provided by RBS International on an exceptional basis only. Please contact your Relationship Director for further information.	€100

Payment Types (Incoming)		
<b>Inward SEPA</b>	Incoming SEPA credit transfer	Free of Charge
<b>Inward Payments – All currencies</b>	Incoming international payment (Does not apply if the remitter has paid all charges)	Free of Charge
<b>Inward Payments - Euro</b>	Incoming EUR payment received from a country within the EEA	Free of Charge

Account Maintenance		
<b>Account Maintenance Charge (AMC)</b>	This fee covers the ongoing administration of your operating accounts, and includes client services team access and support.	€2,000 per annum per account

Third Party Security Account Pledges		
<b>Upfront fee for receipt of 3rd party pledge and acknowledgement</b>	Per pledged account	€10,000
<b>Release fee</b>	Per pledged account	€4,500
<b>Payment release fee for transactions on blocked accounts</b>	Per transaction	€300

Other Services		
<b>Account Confirmation Letter</b> (ex. VAT)	Confirming account details to 3rd parties, subject to written authority	€200
<b>Audit Confirmation</b> (ex. VAT)	Standard Delivery (25 working days)	€85
	Fast Track (10 working days)	€285
<b>Blocking Certificate</b>	-	€500
<b>Account Opening Fees</b>	-	€500
<b>Account Closing Fees</b>	-	€0
<b>Investigation</b> (ex. VAT) Note - charges are debited in line with the original payment currency	Within 6 months	£25
	6-12 months	£50
	>12 months	£100
<b>Duplicate Statement</b> (ex. VAT)	-	€115
<b>SWIFT MT940</b> (ex. VAT)	SWIFT reporting to other banks	€30

High Risk and PEP Charges		
<b>Higher Risk on-boarding</b>	Account opening fee associated with this customer type	€10,000
<b>Higher Risk annual charge</b>	Annual charge to be levied within a month of the account opening anniversary	€10,000
<b>PEP on-boarding</b>	Account opening fee associated with this customer type	€21,000
<b>PEP annual charge</b>	Annual charge to be levied within a month of the account opening anniversary	€21,000