

## Schedule of Fees & Charges - Standard Chartered Bank, Jersey Branch Effective March 1, 2017

<b>I. Banking Charges</b>	
(a) Account Maintenance Fee	USD100 per month charged where the average Assets Under Management <sup>1</sup> in the account fall below USD100,000
(b) Duplicate Statements	USD20 per statement
(c) Payments (GBP CHAPS payments to a UK Bank and International payments)	USD75
(d) Issuance of Bank Draft	USD50
(e) Payments to another branch of SCB	Free of charge <sup>2</sup>
(f) Payments Made Using Online Banking	Free of charge <sup>2</sup>
(g) Audit and Interest Certificates	USD100 per request
(h) Courier charges	USD20 plus cost of courier
(i) Cheques	
- Collection (SCB)	Free of Charge
- Other Collections	USD50
- Stop Cheques	USD50
- Cash Collection	USD50
- Cheques Returned to us	USD50
- Cheques Returned by us	USD50
- Sterling Cheque Book	USD30
(j) Standing Order	Free of Charge (Payments made by standing order may incur a payment charge if it is a Telegraphic Transfer payment.)
(k) Direct Debit	Free of Charge
(l) Premature repayment of fixed deposit	USD500 plus cost of funds
<b>II. Lending Services</b>	
(m) Debit interest for unauthorised overdraft	Official Central Bank Interest Rate plus 30% per annum
(n) Early Repayment of Amortising Mortgage Loan	1% of loan amount if loan repaid within 3 years of the date of the Facility Agreement
(o) Overdue Loan Repayment	USD100 plus default rate charged at 3 month Variable Lending Rate plus 10% per annum
(p) Overdue Loan Repayment First Letter	USD100
(q) Overdue Loan Repayment Subsequent Letter(s)	USD250

1. "Assets Under Management" includes all deposits and investments held by you, with the Bank. It excludes loans.

2. Payments made online are free of charge for amounts up to USD75,000. The Bank does not charge for payments, however a charge may be taken by the correspondent bank in some countries (including Standard Chartered Bank) before the payment reaches its final destination.

<b>III. Securities and Investments</b>	
(a) Fixed Income	- Up to 2.00% calculated on the nominal consideration per transaction - With a minimum USD250
(b) Shares	- Up to 1.00% calculated on the nominal consideration per transaction - With a minimum USD250
(c) Funds	- Up to 5% front end fee - Third party charges are levied separately
(d) Signature Portfolio	- Up to 3% front end fee - Annual Management charges are levied separately
(e) Safe Custody <sup>3</sup> - First USD500,000  - Assets from USD500,000 up to USD 1M  - Assets above USD1M  - Safe custody fees for documents physically held	- 0.7% per annum calculated on the market value of the portfolio, charged quarterly in arrears  - 0.5% per annum calculated on the market value of the portfolio, charged quarterly in arrears  - 0.25% per annum calculated on the market value of the portfolio, charged quarterly in arrears  - With a minimum USD250 per quarter  - USD50 per quarter per item held
(f) Fixed income, shares and funds transfers in/out	USD150 per security
<b>IV. International Debit Card</b>	
(a) Foreign exchange transactions / cash withdrawals	7% of transaction amount
(b) ATM cash withdrawals <sup>4</sup> - Sterling on a sterling card  - Foreign currency on a sterling card  - All currency on US dollar card  - All currency on euro card	Free  GBP1.50  USD2.00  EUR2.00

3. Securities are subject to Safe Custody fees with the exception of Signature.

4. These are charges levied by VISA® which are not received by the Bank.

All charges are taken in US dollars or in the currency equivalent at the relevant foreign exchange rate. Should you have any queries regarding this information, please call your Relationship Manager at Standard Chartered.

The Bank reserves the right to apply a monthly charge, in the event that a client fails to close their account within a reasonable notice period.

The Bank reserves the right to amend or vary any charges at any time.

The Jersey Branch of Standard Chartered Bank is regulated by the Jersey Financial Services Commission. The principal place of business of the Jersey Branch of Standard Chartered Bank is: 15 Castle Street, St Helier, Jersey JE4 8PT.

Standard Chartered Bank is incorporated in England with limited liability by Royal Charter in 1853 Reference Number ZC 18. The Principal Office of the Company is situated in England at 1 Basinghall Avenue, London, EC2V 5DD. Standard Chartered Bank is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. The Jersey Branch of Standard Chartered Bank is also an authorised financial services provider under license number 44946 issued by the Financial Services Board of the Republic of South Africa.