



Fee Information Document

Name of the account provider: Trusted Novus Bank

Account name: Trusted Novus Bank Number 1

Account Date: Last update 6th December 2019

- 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 Trusted Novus Bank's 'General Conditions of Business' and 'Pricelist' which can be found at www.trustednovusbank.gi
- A glossary of the terms used in this document is available free of charge.

Service	Fee	
General account services		
Maintaining the account	<i>For accounts not denominated in GBP, currency equivalent applies for all fees</i>	
	Monthly	£12.50
	Total annual fee	£150

Payments (excluding cards)		
Direct Debit	<i>For accounts not denominated in GBP, currency equivalent applies for all fees</i>	No fee
Standing order	<ul style="list-style-type: none"> To an account within Trusted Novus Bank To Gibraltar or UK in GBP To Gibraltar or UK in foreign currency 	No fee £2 £15
	<ul style="list-style-type: none"> To other EU/EEA areas To areas outside the EU/EEA 	£15
	- On basis that charges are borne by the remitter	£25
	- On basis that charges are shared	£15
Sending money within Gibraltar	Requested Online <ul style="list-style-type: none"> To an account within Trusted Novus Bank GBP to a Gibraltar Bank Foreign currency to a Gibraltar Bank 	No fee £2 £15
	In Branch, Letter, and Telephone: £1 per £1,000 (min. £45, max. £150)	
Sending money outside Gibraltar	Requested Online <ul style="list-style-type: none"> To UK in GBP To UK in foreign currency To other EU/EEA areas To areas outside the EU/EEA 	£2 £15 £15
	- On basis that charges are borne by the remitter	£25
	- On basis that charges are shared	£15
	In Branch, Letter, and Telephone: £1 per £1,000 (min. £45, max. £150)	
Receiving money from outside Gibraltar		No fee

Cards and Cash		
Cash withdrawal in Pound Sterling in Gibraltar	<i>For accounts not denominated in GBP, currency equivalent applies for all fees</i>	
	<p>Over the Counter</p> <ul style="list-style-type: none"> • Personal withdrawals <p>ATM withdrawals</p> <ul style="list-style-type: none"> • Trusted Novus Bank ATM • Other ATM (min. fee £2.50) 	<p>No fee</p> <p>No fee* 1.5%*</p>
Cash withdrawal in foreign currency outside Gibraltar	ATM withdrawals (min. fee £2.50)	1.5%*
Cash withdrawal in a foreign currency inside Gibraltar	<p>Over the Counter</p> <ul style="list-style-type: none"> • Personal withdrawals in EUR <p>ATM withdrawals</p> <ul style="list-style-type: none"> • Trusted Novus Bank ATM • Other ATM (min. fee £2.50) 	<p>No fee</p> <p>No fee* 1.5%*</p>
	Debit Card payment in Pound Sterling	<i>Card product debits on a deferred basis and a spending limit will apply</i>
Debit Card payment in foreign currency	<p><i>Card product debits on a deferred basis and a spending limit will apply</i></p> <p><i>*Cards are available in various currencies. For all ATM withdrawals and card payments, a currency conversion fee of 3.75% applies if the transaction currency differs to the currency in which the card is denominated.</i></p>	No fee*

Overdrafts and related services		
Arranged Overdraft	<p><i>For accounts not denominated in GBP, currency equivalent applies for all fees</i></p> <ul style="list-style-type: none"> • Arrangement fee (min. £500) • Amendment or extension fee (min. £250) • Debit interest rate 	<p>1% 0.5% Variable</p>
Unarranged overdraft	<p>Debit interest</p> <ul style="list-style-type: none"> • 1st reminder notice • 2nd reminder notice • 3rd reminder notice 	<p>25% p.a <small>(28.07% EAR)</small> £30 £50 £100</p>
Refusing a payment due to lack of funds		£50
Allowing a payment despite lack of funds		No fee

Other Services		
Cancelling a cheque	<i>For accounts not denominated in GBP, currency equivalent applies for all fees</i>	£50
Chargeback processing services		No Fee
Issue of a cheque book	Cheque book (25 cheques)	£50
Cheques deposited	Per cheque	£2
Receipt of unpaid cheque	Per unpaid cheque received	£25
Foreign cash deposits	Charged on cash deposits made in currencies other than GBP or EUR	2%
Foreign currency exchanges (Non card transactions)	• Conversion costs for transactions up to £7,500	2%
	• Conversion costs for transactions over £7,500	0.5%
Bank statements	Via Netbank By mail monthly Total annual fee by mail	No fee £10 £120
	Copies of statement	£10