

Payments

Incoming Payments

Electronic Payments/SWIFT:

Credit to account with Trusted Novus Bank Free of charge

Cheques:

GBP cheques paid into account GBP 2 per cheque

Receipt of unpaid cheque GBP 25*

*Plus any cost of clearing bank

Cash:

Non-commercial deposits in GBP and EUR Free of charge

All commercial deposits and other currencies 2.00%

Notes to Incoming Payments

Value dating of cheques:

- Trusted Novus Bank cheques

1 day

- Processed through UK clearing

6 UK working days

Fees on commercial deposits can be lowered by using our Deferred Cash Checking service

Outgoing Payments

Electronic Payments/SWIFT instructed via Netbank:

Payments to other account within Trusted Novus Bank Free of charge

Payments on the basis that costs are shared with the beneficiary

- GBP payments to a Gibraltar/UK account GBP 2

- All other payments GBP 15

Payments on the basis that all costs are borne by the sender GBP 25

Electronic Payments/SWIFT not instructed via Netbank:

Manually processed payment fees GBP 1 per 1,000*

*min. GBP 45 – max. GBP 150

Outgoing Payments (continued)

Fees associated to electronic payments/SWIFT:

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|-------------------------------------|---------|
| Amendments/Tracers/Queries | GBP 50 |
| Request for cancellation of payment | GBP 60* |
| *Plus correspondent fees | |

Standing Orders/Direct Debit:

| | |
|---|----------------|
| Standing Orders to other account within Trusted Novus Bank | Free of charge |
| Standing Orders on the basis that costs are shared with the beneficiary | |
| - GBP payments to a Gibraltar/UK account | GBP 2 |
| - All other payments | GBP 15 |
| Standing Orders on the basis that all costs are borne by the sender | GBP 25 |
| Payments effected by Direct Debit | Free of charge |
| Standing Order/Direct Debit not effected due to insufficient funds | GBP 50 |

Cheques

| | |
|--|------------------|
| Issue of cheque book | GBP 2 per cheque |
| Returning of unpaid cheque | GBP 50 |
| Stop payment on cheque | GBP 50 |
| Issued by customer and cleared by a foreign bank | GBP 45 |

Cash*:

| | |
|---|----------------|
| Non-commercial cash withdrawals in GBP and EUR | Free of charge |
| All other withdrawals and special requirements in GBP and EUR | 2.00% |

Notes to Outgoing Payments

All payments sent to a beneficiary account within the European Economic Area must be sent as 'shared'
 Electronic payments/SWIFT: Payment instructions received after 2pm will be processed the following working day. If an IBAN/
 BIC is not provided, it may result in additional fees charged by other banks or even have the instruction rejected by them.

*Cash: Withdrawals subject to fees include currencies other than GBP/EUR, commercial withdrawals, large or recurring transactions amounting to over EUR 10,000 or equivalent, and requests for large denomination notes.