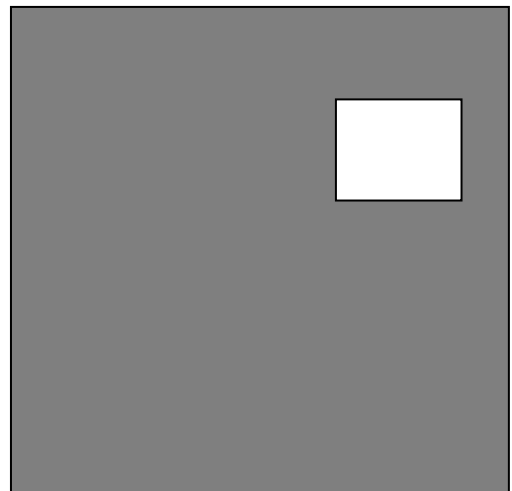
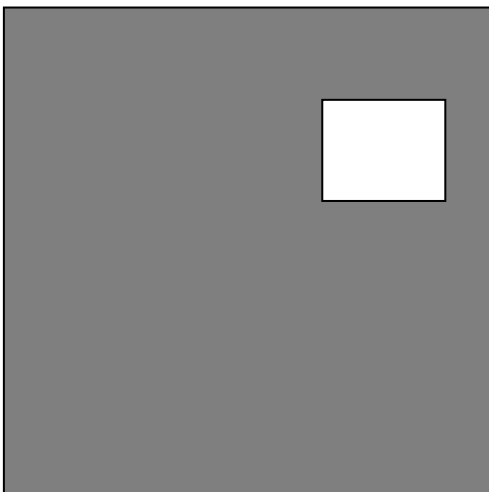
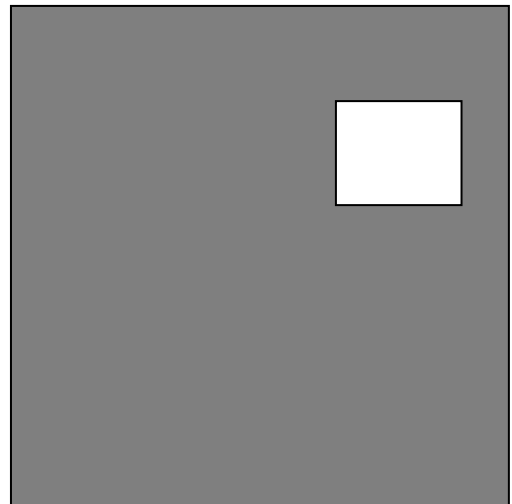
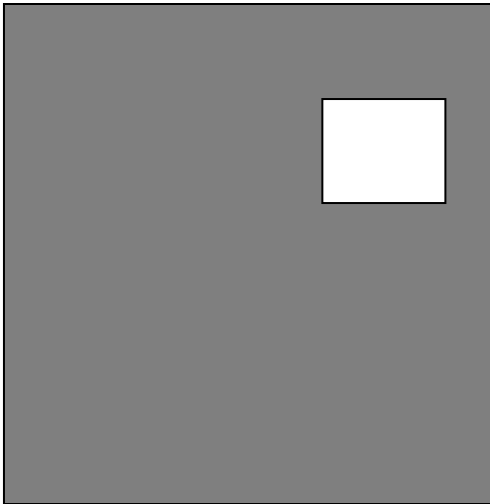




Guaranty Trust Bank (UK) Limited



Tariffs and Charges

TARIFF AND CHARGES

PERSONAL & CORPORATE ACCOUNTS

Account Balances and Maintenance Fees

Current Account: The minimum deposit for a current account is £5,000. In addition, an account maintenance fee of £100 is payable annually in advance or in 12 monthly installments of £8.95. You enjoy a discount of up to £7.40 if you pay in advance.

Savings Account: The minimum deposit for a savings account is £5,000. There is no maintenance fee charged on a savings account.

Fixed Term Deposit Minimum Balance and Penalty Fees

The minimum deposit for a term deposit is £5,000 or currency equivalent. If you require access to your money before the maturity date of the fixed deposit, a cancellation penalty fee equivalent to 30 days interest will be charged in the currency of the fixed deposit. There may be tax implications to cancelling or amending a fixed term deposit.

INTERNATIONAL TRANSFERS

TRANSFER SERVICES	AMOUNT*
TRANSFERS FROM GTBANK UK CURRENT ACCOUNTS	
TO ANY GTBANK GROUP ACCOUNT	£20.00
TO ANY OTHER BANK IN WEST AFRICA	£25.00
TO ANY BANK IN THE REST OF THE WORLD	£30.00
TRANSFERS FROM GTBANK UK SAVINGS ACCOUNTS	
TO ANY GTBANK GROUP ACCOUNT	£25.00
TO ANY OTHER BANK IN WEST AFRICA	£30.00
TO ANY BANK IN THE REST OF THE WORLD	£30.00
STANDING ORDER PAYMENTS FROM ANY GTBANK UK ACCOUNT	
TO ANY GTBANK GROUP ACCOUNT	£15.00
TO ANY OTHER BANK ANYWHERE IN THE WORLD	£20.00
DIRECT TRANSFERS INTO A GTBANK UK ACCOUNT	
TO ANY GTBANK GROUP ACCOUNT	£10.00
TO ANY OTHER BANK ANYWHERE IN THE WORLD	£12.00
* Fees are either in Sterling or Currency equivalents, where applicable	

OTHER SERVICE CHARGES

TRANSFER SERVICES	AMOUNT*
SAME DAY TRANSFERS OF GBP TO ANOTHER BANK IN THE UK (CHAPS PAYMENT)**	£20.00
SAME DAY TRANSFERS OF FOREIGN CURRENCY TO ANOTHER BANK IN THE UK (FOREIGN CURRENCY PAYMENT)	£30.00
ISSUANCE OF A GBP BANK DRAFT	£20.00
DEPOSIT OF US DOLLARS OR EUROS CASH	1% of AMOUNT
WITHDRAWALS OF US DOLLARS OR EUROS CASH (SUBJECT TO AVAILABILITY)	2% of AMOUNT
INSTRUCTION TO STOP THE PAYMENT OF A CHEQUE	£10.00
SPECIAL CHEQUE PRESENTATION (IN CASES WHERE YOU WANT TO MAKE CERTAIN THAT YOUR CHEQUE WILL BE HONOURED)	£25.00
ITEMS (E.G CHEQUES, DIRECT DEBIT) RECEIVED FOR DEBIT TO YOUR ACCOUNT BUT RETURNED DUE TO INSUFFICIENT FUNDS	£30.00
ITEMS (E.G CHEQUES, DIRECT DEBIT) RECEIVED FOR DEBIT TO YOUR ACCOUNT BUT RETURNED DUE TO IRREGULARITIES	£15.00
IF A CHEQUE YOU PAY INTO YOUR ACCOUNT IS RETURNED TO US UNPAID BY ANOTHER BANK OR BRANCH	FREE
STANDING ORDER INSTRUCTIONS NOT HONORED DUE TO INSUFFICIENT FUNDS	£10.00
FOREIGN CURRENCY CHEQUE SENT FOR COLLECTION	£35.00
ADMINISTRATION FEE FOR THE ARRANGEMENT OF A TEMPORARY OVERDRAFT	£20.00
PAID REFERRAL FEE CHARGED WHEN A PAYMENT RESULTS IN AN UNAUTHORISED OVERDRAFT ON YOUR ACCOUNT	£30.00***
CUSTOMERS' REQUEST FOR LETTER E.G TO AUDITORS	£10.00
STATUS ENQUIRY	£30.00
CUSTOMER REQUEST FOR COPY OF CHEQUE	£10.00
EXTRA OR DUPLICATE STATEMENTS (REGULAR ACCOUNT STATEMENTS ARE FREE OF CHARGE)	£10/STATEMENT
* Fees are either in Sterling or Currency equivalents, where applicable	
* CHAPS Payments can also be made over the Online Banking System, subject to cut off times	
** A Paid Referral Fee is charged when we make payments on your account that result in your account being overdrawn without /beyond an agreed limit by the close of business on that day. Overdrawing your account without/beyond an agreed limit is at the ban	