

Account Charges

Getting Started

Clients activated before May 1, 2021	Personal	Corporate
Activation fee	FREE	FREE
Online banking	FREE	FREE
Minimum initial deposit	£350.00	£350.00
Blocked amount ¹	£42.00	£312.00
Monthly maintenance	£3.50	£26.00
Monthly maintenance for each additional currency account	£1.00	£1.00

¹The blocked amount will be withheld from your available balance upon arrival and will be used for the first year's worth of monthly maintenance fees. Upon closing your account, the we will release the blocked amount (or whatever remains) to your available balance.

Clients activated on/after May 1, 2021	Personal	Corporate
Application fee ¹	FREE	£100.00
Activation fee	FREE	FREE
Online banking	FREE	FREE
Minimum initial deposit ²	£700.00	£700.00
Monthly maintenance	£3.50	£26.00
Monthly maintenance for each additional currency account	£1.00	£1.00

¹Account application fee is not refundable.

²The minimum initial deposit will be withheld from your available balance upon arrival and will be used for the first year's worth of monthly maintenance fees. If your account is closed within the first year, the first year's worth of maintenance fees will not be refundable.

Convenience Fees

Dormancy/inactivity	N/A
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Account closure ¹	FREE
Password reset (by bank employee)	£7.00
Security question reset	£7.00
Reactivation fee ²	£65.00

¹Upon closure, if the total remaining account balance is less than \$50.00, the funds will be used as a closure fee.

²Fee subject to review

Reporting Fees

Description	Existing Account	Closed Account
Email notifications	FREE	N/A
Account statements ¹	FREE	£100.00
Account confirmation letter	£35.00	£100.00
Bank reference letter	£35.00	£100.00
Courier delivery of reports (if requested)	£10.00 + courier cost	£20.00 + courier cost
SWIFT message copy	£21.00	£100.00
Accounting/audit fee	£130.00	£245.00

¹All clients have access to free E-statements inside their eBanking portal.

Interest

Credit balances	N/A
Debit balances ¹	5.00%

¹Debit balance interest is effective from Oct 1, 2018 on any account balances below zero.

Investment Accounts

Brokerage Accounts	FREE
Precious Metals Account	FREE
Mutual Funds	FREE

Transfer Fees

Internal Transfers

Transfer between accounts (same customer)	FREE	FREE
Transfer to another Euro Pacific customer	£5.00	£17.50

Wire Transfers

Transfer Amount	£0-10,000	£10,001-35,000	£35,000+
Incoming Wire Transfer	£10	£21	£65
Outgoing Wire Transfer ^{1,2}	£18	£28	£68

¹Outgoing wire payment fees do not include the cost of intermediary charges. To ensure the beneficiary receives the full amount the wire should be sent with the “OUR” charging instruction, which has an additional fee as per (2) below.

²Additional charge for “OUR” payments of £16 applies.

Service Fees

Investigation of a SWIFT transfer	£45.00
Recall of a SWIFT transfer	£45.00
Repair of a SWIFT transfer	£45.00
Wire return fee	£45.00