



FCMB BANK (UK) LIMITED

BANKING TARIFF

Telephone: +44(0)20 7220 1000

Email: info@fcmbuk.com

SWIFT Code: FCMBGB2L

FCMB Bank (UK) Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Financial Services Register Number 502704, Companies House Number 6621225
81 Gracechurch Street, London EC3V 0AU

Website: www.fcmbuk.com

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Corporate Banking

Minimum Account Opening balances.

The Minimum balance required for opening various account types with the Bank is as follows:

Corporate Current Account	£ 100,000/ \$ 100,000 / € 100,000
Fixed Deposit Account	£ 500,000/ \$ 500,000/ € 500,000

On-boarding Fee: \$500 one-off or equivalent taken upon funding the account.
Annual Account Maintenance Fee: \$250 per annum charged on 6th April.

Monthly statements (Sent electronically): Provided free of charge for all customers.

Fixed Early Deposit Breaking

Early withdrawals from fixed deposit accounts are not permitted.

Transactional Banking Charges:

Outward Payment Fees	£ / \$ / €50 per payment
Inward Payment Fees	£ / \$ / €10 per payment
Online Banking Payments	£10 per payment or the currency equivalent

Additional Charges:

Audit letters	£ / \$ / €100
Adhoc Statements.	£ / \$ / €30
Reference Letters	£ / \$ / €30

Transaction Cut Off Times:

The cut-off time for transactions to be handled by the Bank are as follows:

- 2pm for all Euro transactions
- 4pm for all GBP transactions
- 4pm for all USD transactions

Any payment requests received after the above times will be processed on the next working day (excluding weekends and public holiday).

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Overdraft Facilities

Overdraft Facility	Overdraft facilities may be considered on a case-by-case basis. If you have an agreed Overdraft facility, the advised Terms and Conditions will apply.
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Other Authorised borrowing charges

Should you have any other borrowing requirement, as part of our discussion to consider it, we will propose our charges and agree with you if a facility is put in place. Charges, in addition to the interest payable, may include a fee to set a facility up & other fees to cover the cost of monitoring a facility or taking any security. These charges will be reviewed at the time we receive the request to extend or renew a facility.

Personal and Small Medium Enterprise Customers

Minimum Account Opening balances.

The Minimum balance required for opening various account types with the Bank are as follows:

Personal Current account	£ 50,000 / \$50,000 / €50,000
Personal Fixed Deposit Account	£ 10,000 / \$10,000 / €10,000
Business Current account	£50,000 / \$50,000 / €50,000
Business Fixed Deposit Account	£ 10,000 / \$10,000 / €10,000

Fixed Early Deposit Breaking

Early withdrawals from fixed deposit accounts are not permitted.

Transactional Banking Charges:

Outgoing Non-Online Banking Payments	£ / \$ / €50 per payment
Online Banking Payments	£10 per payment or the currency equivalent

Additional Charges

Audit letters	£ / \$ / € 100
Status Enquiry	£ / \$ / € 30

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Reference Letters	£ / \$ / € 30
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COSTS OF BORROWING

Buy to Let Mortgages

Interest Rate	<ul style="list-style-type: none"> • Interest rates are dependent on your individual personal circumstances and will be discussed as part of the review of your application.
Arrangement fee	<p>Typically</p> <ul style="list-style-type: none"> • 1% of the loan amount for mortgages of £500,000 and above • 1.5% of the loan amount for mortgages below £500,000
Early Redemption Fee	<p>Typically</p> <ul style="list-style-type: none"> • If borrower repays all or part of the loan before the end of the agreed repayment period, an early redemption fee of 2% of the amount repaid will apply

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FCMB Bank UK – Trade Finance Standard Tariff
Effective 01 January 2025

	Rate/Charge
Advising Fee	USD 150.00 flat
Confirmation Fee	Case by case basis – please contact for rates – min USD 250.00
Negotiation/Payment Fee	0.15% of Document Value – min USD 200.00
Deferred Payment/Acceptance	Charged the same as Confirmation
Amendment	USD 100.00 each
Discrepancy Fee	USD 120.00
Document Pre-check	USD 300.00
Cancellation	USD 100.00 – plus any other outstanding fees
Courier	USD 120.00
SWIFT	USD 50.00 each
Documentary Collections	0.25% flat – min USD 250.00
Assignment of Proceeds	0.25% flat

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