

Kuwait Finance House PLC Premium & Retail Banking Client Fee Tariff

This Tariff is provided pursuant to, and forms a part of the General Terms and Conditions Governing Accounts and Services. All charges are in Pounds Sterling (£ or GBP) unless otherwise stated.

This Tariff relates to all Premium & Retail Banking Customers Only (For both Individual and non-Individual Accounts)

Premium and Retail Banking Customers

Chargeable Service	Charge	Description of chargeable service
Electronic / TT Payment: GBP USD EUR BHD KWD	30 45 35 15 15	This fee will be charged to your bank account for each electronic payment or transfer that you instruct us to make from your account regardless of destination; with the exception of the following which are processed free of charge when there are sufficient funds in your account to enable the payment to be made: <ul style="list-style-type: none"> • Payments to your own accounts held with other KFH Group banks • Payments to third party accounts with Kuwait Finance House PLC
Cheque Collection Fees: UK Overseas	30 35	These fees will be charged to your bank account for the processing of any cheque payable to you that cannot be cleared through the main UK cheque clearing system. This would include: <ul style="list-style-type: none"> • Any cheque in a currency other than Pounds Sterling • Any cheque drawn on a bank outside the UK • Any other cheque that cannot be cleared through the UK cheque clearing system
Foreign Exchange charges for cash transactions:	1.50%	This fee applies to all cash transactions including deposits and withdrawals in a currency other than Pounds Sterling, and all foreign exchange transactions. This means that for a transaction of US\$ 1,000 you will pay us a processing fee of US\$15 which shall be deducted from the net proceeds of the transaction
Safety Deposit Boxes:		This service is subject to a separate written agreement. Our fee will be charged to your bank account and is dependent on the size of box and period of rental both of which are defined in the separate agreement The fee is payable in advance and is <u>not refundable</u> if you do not use the service for the full period.
	1 Month 3 Month 6 Month to 12 Month	
Small	50 150 200	
Medium	75 175 250	
Large	85 225 300	
Combination	100 275 350	

Hold mail: (for each 12 month period) <u>Note that this service is no longer available to customers who are not already registered for the service.</u>	150	This fee will be charged to your bank account if we agree to retain your correspondence for periodic collection when you visit our offices. The fee is charged when we first agree to provide this service and then on the anniversary of when you made your first payment. The fee is refundable if you do not use the service for the full 12 months. Any refund will be based on the number of complete months unused less an administration charge of £30.
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Residential Property Payments: (for each full calendar year)	500	This service is subject to a separate written agreement. The first fee, which is based on the number of days remaining in the year to 31 October, is collected from your bank account when the agreement is signed and further fees for each calendar year are then charged to your bank account on each 1 November. The fee is refundable if you do not use the service for the full 12 months. Any refund will be based on the number of complete months unused less an administration charge of £30 and an additional £30 for each payment beneficiary we contact to advise them where to send future bills.
Overdraft Rates for: Arranged Overdrafts	By Agreement	Arranged Overdrafts are subject to a separate written agreement that will detail the interest rate applicable and any associated fees or charges.

Additional Fees payable by Premium and Retail Banking customers with current accounts in GBP:

Account Maintenance Fees:

An Account Maintenance Charge is payable quarterly in advance by Premium Banking customers and Retail Banking customers maintaining GBP current accounts. The fee is charged to your GBP current account on the first working day of each calendar quarter i.e. January, April, July and October. The first fee charged after the account is opened will be on the first working day of the following quarter. When an account is closed the fee is refunded on a pro-rata basis for each complete calendar month remaining in that calendar quarter. The fee for Premium Banking customers is £50 per quarter and for Retail Banking customers is £60 per quarter.

Minimum Balance Dependent Charge: A Minimum Balance Dependent Charge is payable monthly in arrears by Premium Banking customers and Retail Banking customers maintaining GBP current accounts. This fee will be charged to your GBP current account on the first working day of the month following any calendar month that your total balances are below USD100,000 or the currency equivalent at the calendar month end. The fee for Premium Banking customers is £20 per month and for Retail Banking customers is £30 per month. The balance calculation is the total of:

- The credit balances of all your accounts and the total amount deposited for Capital Protected Deposits
- The total value of all investments held with us under a separate Investment Services Client Agreement
- The total value of all loan account balances with us (excluding any arrears) (i.e. a loan from us will have the effect of increasing your total balance)
- For accounts with an agreed overdraft limit the amount of that limit

For overdrawn accounts without an agreed limit, and for overdrawn accounts with a limit that has been exceeded, the account balance will be treated as zero. The Minimum Balance Dependent Charge will cease to apply if the account has not been operated for 30 consecutive months and is placed on the Bank's dormant accounts register.

Visa Payment Services: Foreign Currency Transaction Exchange Commission	2%	The rate at which Visa debit card transactions in currencies other than Pounds Sterling are charged to your account will be increased by this percentage. This means that for a transaction of US\$1,000 you will pay us a processing fee in Pounds Sterling equivalent to US\$20 however no separate charge will show on your statement.
Overdraft Rates for Unarranged Overdrafts on sterling and Non- Sterling Accounts (per annum)	6% (EAR 6.17%)	EAR is the Equivalent Annual Rate. It does not take into account any additional charges that may be applicable.
Unpaid item:	15	This charge will be made to your bank account if any request for payment from your account, whether by cheque issued by you, direct debit, or standing order cannot be processed because you do not have sufficient funds (including any Arranged Overdraft Limit) in your account when such item is presented to us or is due for payment. This fee will be capped at a daily rate of £15.