

TARIFF

A New Way of Pricing: FAIR, CLEAR, APPROPRIATE

Note: All fees and charges are for GBP accounts only. The tariff and all rates are subject to currency type and may change without notice at the sole discretion of BFC Bank.

Small to Medium-sized Enterprises (SMEs)

TARIFF	PRICING BANDS ¹	Less than £25,000 gross income per annum	1 st year tariff & between £25 - £50,000 gross income per annum	More than £50,000 gross income per annum
ACCOUNT CHARGES	Current Account	£100 per month after first 12 months ²	NIL	
	Multi-currency notional pooling account set up fee	NIL		
	Annual charge to maintain a multi-currency notional pooling arrangement	£175 per month	1 st year = NIL, then £50 per month	NIL
	Debit balances that are set off interest paid	5.00% ABR ³	4.25% ABR	3.75% ABR
	Credit balances that are set off interest received	BASE RATE ⁴ -0.25%		
	Term deposits interest received	POA ⁶		
PAYMENT SERVICE CHARGES	UK Domestic Payments (received and paid)	30p each	20p each	15p each
	Standing Orders; set up fee ⁵	NIL		
	CHAPS	£25	£23	£21
	International Outward Payments	£12 per payment	£8 per payment	£6 per payment
	International Inward Payments	NIL		
	Margin added to cross currency conversion, transfers between different currency accounts and inward and outward payments.	60 basis points	45 basis points	30 basis points
CREDIT FACILITY CHARGES	Overdrafts (OD) & Same Day Exposures (SDE)	6.00% ABR	5.00% ABR	4.75% ABR
	OD & SDE set up and renewal fee (max limit £5,000)	1.00% (min £250)		
	Short Term Loans	POA ⁶		
	Loan set up and renewal fee (max limit £15,000)	1.00% (min £250)		

Rates and tariff - notes:

- Your Relationship Manager can discuss with you how the pricing bands are applied.
Gross income means income earned by BFC Bank across all products.
- NIL, if cross currency notional pooling is taken.
- ABR means Above Base Rate (Bank of England's current base rate will be added to the given rate).
- Base Rate is the interest rate set by the Bank of England (Central Bank).
- Standing Order payments are charged according to payment types.
- POA means Price on application.

BFC Bank does not offer BACS, Direct Debit or Cheque clearing.

This price guide and all rates quoted are subject to currency type and may change without notice at the sole discretion of BFC Bank.

We will always try to advise you in advance when practical. BFC Bank is a trading name of BFC Bank Ltd authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

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