



Banking fees, commissions, conditions and costs for services chargeable to customers

UK BRANCH

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Current Accounts

DESCRIPTION	COMMISSION
Maintenance of current accounts	
GBP account	8.00 GBP per month
EUR account	11.00 EUR per month
USD account	12.50 USD per month
Issuance of account balance certificate	GBP 12.50
Issuance of copy of monthly statement	3.00 GBP each one

Cheques and Giro Credits

DESCRIPTION	COMMISSION
Issuing a chequebook	Exempt
Issuing a giro credit book	Exempt
Cheque deposits	0.65 GBP per cheque
Banker's draft (at customer's request)	GBP 20.00
Cancellation Bank Draft	GBP 10.00
Return of bank cheque	30.00 GBP per cheque
"Positive Pay" Service	10.00 GBP per month
Non-payment order for a cheque	Exempt

Domestic (Intra-UK) Transfers

DESCRIPTION	TRANSFERRED ISSUED AT BRANCH	TRANSFERS ISSUED VIA ONLINE BANKING
Internal transfer in GBP between CaixaBank UK accounts (accounts of same holder or third party)	GBP 1.00	Exempt
Domestic transfers in GBP to another UK bank (FPS – Faster Payment System)	10.00 GBP per transfer	3.00 GBP per transfer
Urgent domestic transfers in GBP to another UK bank (CHAPS)	30.00 GBP per transfer	15.00 GBP per transfer
Domestic transfers in GBP (periodic order, only via FPS)	10.00 GBP per transfer	3.00 GBP per transfer

Payments and collections using BACS (intra UK)

DESCRIPTION	COMMISSION
Automatic payments (BACS, Standing orders)	0.25 GBP per item
Direct debits	0.30 GBP per item
Automatic debits (BACS, Standing Orders)	0.30 GBP per item
BACS Files	5.00 GBP per file

International transfers issued

DESCRIPTION	TRANSFERS ISSUED AT BRANCH	TRANSFERS ISSUED VIA ONLINE BANKING
Transfers in EUR and GBP to EEA countries (including SEPA transfers) (¹)	GBP 8.00	GBP 4.00
Transfers in EUR and GBP to non-EEA countries (²)	GBP 20.00	GBP 10.00
Transfers in any currency (except EUR)	GBP 30.00	GBP 20.00
Urgent transfer in any currency (Same-day value)	GBP 30.00	GBP 20.00

(¹) Transfer executed in EUR and sent to the beneficiary's account at a bank in the EEA territory (including other domestic banks) and:

- with BIC code of the beneficiary's bank indicated.
- with the beneficiary's bank number indicated in the IBAN standard.
- with costs option specified as SHA (i.e. the costs of the sender bank are covered by the sender and the cost of third part banks are covered by the beneficiary).

² EEA: European Economic Area. The countries in the EEA are detailed in the Processing Guide document.

International transfers received

DESCRIPTION	COMMISSION
Transfers in EUR and GBP from EEA countries	Exempt
All other international transfers (EUR and GBP from countries outside the EEA and all countries in any other currency)	GBP 10.00

Línea Abierta (Online banking)

DESCRIPTION	COMMISSION
Registration of contract and access to Línea Abierta	Exempt
Monthly maintenance	Exempt
Change of identification codes	Exempt
Delivery of initial token	Exempt
Token replacement/substitution	GBP 20.00

Cash Concentration Service

DESCRIPTION	COMMISSION
Up-front fee for registration of the service for an account	50.00 GBP per account
Monthly maintenance	120.00 GBP per month
Issuance of MT101 message generated by the service	10.00 GBP per message
Issuance of the generated transfer	15.00 GBP per transfer

Payment order MT101 (Request for transfer)

DESCRIPTION	COMMISSION
Up-front fee for registration of the service for an account	50.00 GBP per account
Monthly maintenance	30.00 GBP per month
Receipt of MT101 for execution	10.00 GBP per message

Loans

DESCRIPTION	COMMISSION
Up-front fee for arrangement: (over amount of principal)	Max 3%, Min. GBP 200.00
Early repayment (over the repaid amount)	Max 5%, Min. GBP 200.00
Amendment of conditions (including an increase and/or extension of the available limit) (over the amount of the principal)	Max 5%, Min. GBP 200.00
Stand-by fee - of the undrawn principal amount	Max 5% per year
Credit conditions certificate	10.00 GBP per document
Repayment schedule, at customer request (excluding consumer loans)	5.00 GBP per document

Guarantees

DESCRIPTION	COMMISSION
Guarantees issued (over amount of the guarantee) ⁽¹⁾	Max 3%, Min. GBP 300.00
Guarantees issued (quarterly risk fee per forecast period)	Max 2%, Min. GBP 200.00
Modification of guarantee (limit or conditions)	Max 3%, Min. 300 GBP of the guarantee amount or the current limit
Execution of the guarantee	500 GBP of the established tariff which will be applied to the payment claimed
Other services	Max 100.00 GBP

⁽¹⁾ Charged per each issued guarantee

Export Letters of credit

DESCRIPTION	COMMISSION
Notification of opening of letter	75.00 GBP ⁽¹⁾
Review of documents (of the amount of the documents)	0.2% Min. 50.00 GBP ⁽¹⁾
Presentation of discrepancies in the documents (charged to the beneficiary)	100.00 GBP ⁽¹⁾
Delivery of documents to issuing bank (courier costs)	50.00 GBP ⁽¹⁾
Increase to amount of letter (over the increased amount)	0.2% Min. 50.00 GBP quarter prepaid ⁽¹⁾
Other changes to letter	50.00 GBP ⁽¹⁾
Payment of the letter (of the amount of the letter)	0.2% Min. 100.00 GBP ⁽¹⁾
Early cancellation of the letter before the maturity date	50.00 GBP ⁽¹⁾
Transfer of letter to secondary beneficiaries	50.00 GBP ⁽¹⁾
Confirmation of the letter	Fee negotiated individually (case by case basis)

⁽¹⁾ Equivalent in the currency of the Letter of Credit

Import Letters of credit

DESCRIPTION	COMMISSION
Opening of the letter	0.2% (of the amount of the letter). Min. 75.00 GBP quarter prepaid ⁽¹⁾
Review of documents (of the amount of the documents)	0.2% Min. 50.00 GBP ⁽¹⁾
Presentation of discrepancies in the documents (charged at time of payment)	100.00 GBP ⁽¹⁾
Endorsement / Transfer	50.00 GBP ⁽¹⁾
Increase to amount of letter (over the increased amount)	0.2% Min. 50.00 GBP quarter prepaid ⁽¹⁾
Other changes to letter	50.00 GBP ⁽¹⁾
Payment of the letter (of the amount of the letter)	0.2% Min. 100.00 GBP ⁽¹⁾
Early cancellation of the letter before the maturity date	50.00 GBP ⁽¹⁾
Arrangement fee for the concession or increase to limit of the letter (up-front)	5.00 GBP ⁽¹⁾

Remittances in collection management: Import, export and documentary

DESCRIPTION	COMMISSION
EXPORT: Management of cheque collection, bills of exchange and promissory notes payable in another country other than UK	
Remittances of cheques, bills of exchange and promissory notes ⁽¹⁾	0.1% Min. 30.00 GBP
Reimbursements ⁽¹⁾	0.2% Min. 50.00 GBP
Collection management of documentary remittances:	0.2% Min. GBP 30.00
• Remittances payable on demand	0.3% Min. GBP 50.00
• Remittances remitted for acceptance	0.4% Min. GBP 50.00
• Unpaid remittance	
IMPORT: Payment of cheques received from banks outside UK	
Collection management of received cheques ⁽²⁾	0.1% Min. GBP 30.00
Cheque returned ⁽²⁾	0.2% Min. GBP 50.00
Documentary remittances:	
• Remittances payable on demand	0.2% Min. GBP 30.00
• Remittances remitted for acceptance	0.3% Min. GBP 50.00
• Remittance unpaid (shall be adjusted at correspondent bank)	0.4% Min. GBP 50.00

(1) Additional expenses from other banks participating in collection management may be charged

(2) Additional expenses from other banks may be charged

Other services

DESCRIPTION	COMMISSION
Deposits via "Giro Credit"	
<ul style="list-style-type: none"> • Cheques GBP 2.00 • Cash on hand 1.50% Min. 2.00 GBP 	
Other services not indicated in this fee schedule or fees that have not been detailed in specific agreements	Max. 100.00 GBP
Issuance of certificate issued upon customer request	30.00 GBP
Statements via SWIFT MT 940	30.00 GBP per month for the service
Issuance of additional MT 940 statement	2.50 GBP for each additional message
Statement via SWIFT MT 942	15.00 GBP per month for the service
Postage costs	In accordance with current fees of the service provider
Urgent postage costs	In accordance with current fees of the service provider