

Your feedback

United Bank UK values its customers' business but also acknowledges that, on rare occasions, the customer may not feel fully satisfied with the service provided by the bank. If you have a grievance, please ask a member of staff who will advise you as to the internal complaints procedure of the bank. We are also covered by the Financial ombudsman Scheme.

You can also contact UBL UK by email at info@ubluk.com or by calling our customer service department on **0800 218 22 66**.

www.ubluk.com



where *you* come *first*

Contact information

If you would like to get in touch with United Bank UK or any one of our branches, please contact us on the details below.

London principal branch

2 Brook Street
Mayfair
London W1S 1BQ

Ilford

82 Ilford Lane
Ilford
Essex IG1 2LA

Birmingham

391-393 Stratford Road
Birmingham B114JZ

Bradford

3-5 Oak Lane
Bradford BD9 4PU

Glasgow

11-13 Gibson Street
Glasgow G12 8NU

Manchester

Unit 4
Cheetham Hill Shopping Centre
40 Bury Old Road
Manchester M8 5EL

UBL UK August 2014

UBL UK Corporate Bank Account Charges



where *you* come *first*

United Bank UK and UBL UK are the trading names of United National Bank Limited.

United National Bank Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. The company is registered in England & Wales and its Registered Office is at 2 Brook Street, London, W1S 1BQ. The company's registration number is 4146820.

| Documentary Credit (Import) | |
|---|---|
| <p>L/c Opening</p> <ul style="list-style-type: none"> 0.375% per quarter or part thereof min £200.00 (or equivalent USD/EUR) | <p>Documents Received on Inward Collections</p> <p>Sight Documents</p> <ul style="list-style-type: none"> Amounts up to £100,000 £70.00 Amounts over £100,000 £100.00 <p>Usance Documents (D/A acceptance)</p> <ul style="list-style-type: none"> Amounts up to £100,000 £100.00 per set of documents for equivalent USD/EUR Amounts over £100,000 £150.00 per set of documents for equivalent USD/EUR Delivery Order £40.00 <p>Overdue / unpaid / unaccepted bills £40.00 per set of documents for equivalent USD/EUR</p> <p>Cost of follow-up Swift messages £15.00 each message</p> |
| <p>Amendment</p> <ul style="list-style-type: none"> Simple £60.00 Extension in expiry / enhancement in the value of credit value of credit 0.375% per quarter or part thereof min £75.00 (or equivalent USD/EUR) | |
| <p>Acceptance Commission</p> <ul style="list-style-type: none"> 0.375% per quarter or part thereof min £100.00 (or equivalent USD/EUR) <p>(Commission will be charged at the time of acceptance from the acceptance date to maturity date)</p> | |
| <p>Cancellation Commission</p> <ul style="list-style-type: none"> No refund of previously charged commission min £100.00 (or equivalent USD/EUR) | |
| <p>Payment Against Documents</p> <ul style="list-style-type: none"> Negotiation / payment – 0.15% flat min £100.00 (or equivalent USD/EUR) | |

| Documentary Credit (Export) | |
|--|---|
| <p>L/c Advising</p> <ul style="list-style-type: none"> Value under £ 5,000 Flat* £225.00 (or equivalent USD/EUR) Value between £ 5,001 and £100,000 £55.00 Value over £ 100,000 £85.00 <p>Amendment Advising £35.00 (or equivalent USD/EUR)</p> <p>L/c Negotiation (Sight) 0.25% or £100.00 (or equivalent USD/EUR)</p> <p><i>Includes advising, negotiation & postage, except amendment</i></p> <p>L/c Negotiation (Usance) 0.25% or £100.00 (or equivalent USD/EUR)</p> <p>Discrepancy charges £45.00 (or equivalent USD/EUR)</p> | <p>Confirmations</p> <ul style="list-style-type: none"> Negotiable min £300.00 (or equivalent USD/EUR) <i>Charges may vary upon cross border risk</i> <p>L/c Transfer 0.375% flat or min £250.00 (or equivalent USD/EUR)</p> <p>L/c Assignment 0.375% flat or min £500.00 (or equivalent USD/EUR)</p> <p>Indemnities issued to other banks for</p> <p>Discrepant documents £45.00 (or equivalent USD/EUR)</p> <p>L/c Cancellation £50.00 (or equivalent USD/EUR)</p> <p>Outward Documentary Collections (Export)</p> <p>Sight Documents</p> <ul style="list-style-type: none"> Amounts up to £100,000 £70.00 (or equivalent USD/EUR) Amounts over £100,000 £100.00 <p>Usance Documents (D/A acceptance)</p> <ul style="list-style-type: none"> Amounts up to £100,000 £100.00 Amounts over £100,000 £150.00 |
| <p>Reimbursement Claims</p> <ul style="list-style-type: none"> Payment under £100,000 £50.00 Payments over £100,000 £100.00 Payments over £1,000,000 or above £200.00 Cost of follow-up Swift messages £15.00 each | |

(*Includes advising, negotiating and postage, except amendment commission at the rate of £.35.00 per amendment which is charged separately)

| Standard Transaction Charges | |
|---|--|
| <p>Debits</p> <ul style="list-style-type: none"> Cheque processing / payment 50p Direct Debit processing / payment 50p Standing Order* £1.00 Transfer of funds within UBL UK Free of Charge Other Debits 50p <p>Credits</p> <ul style="list-style-type: none"> Automated Credits 50p Cheque Deposits 50p Cash Deposits 50p <p>Unpaid Items</p> <ul style="list-style-type: none"> Cheques deposited returned to you £20.00 Cheques return due to insufficient funds in your a/c £35.00 Direct Debit return due to insufficient funds in your a/c £35.00 <p>Other Services</p> <ul style="list-style-type: none"> Account maintenance £5.00 per month CHAPS / Same day UK Payment £25.00 International Payment – other currencies £25.00 Foreign Currency Demand Draft £10.00 Bankers Cheque £10.00 Duplicate statement £4.00 per statement Audit / Reference Letters £25.00 Stop Cheques £10.00 Special Cheque Presentation £10.00 Special Cheque Presentation Payment £10.00 <p>Credit</p> <ul style="list-style-type: none"> Subsequent reminder (letter) £10.00 Temporary overdraft Min £50.00 or 1% whichever is higher Renewal of overdraft Case to case basis | <p>Remittances (Incoming/Outgoing):</p> <ul style="list-style-type: none"> For Credit to a Customer's a/c with a bank Amounts up to £. 1,000.00 £10.00 For Credit to a Customer's a/c with a bank Amounts over £. 1,000.00 £25.00 <p><u>Payments against MT202 Incoming or outgoing are free. As these payments are for own account.</u></p> <p>Clean Collections</p> <ul style="list-style-type: none"> Amounts upto £100.00 £5.00 Amounts upto £100.00 but less than £1000.00 £10.00 Amounts over £1000.00 £15.00 <p>Cheque Draw on your account with UBL UK</p> <ul style="list-style-type: none"> Payments Free of Charge Stop payments £10.00 <p>Query handling Charges:</p> <ul style="list-style-type: none"> For transactions involving upto 3 months old Free of Charge Over 3 months old £25.00 <p>Letter of Guarantee</p> <p>Issuance / Extension in expiry</p> <ul style="list-style-type: none"> 0.50% per quarter or part thereof min £400.00 (or equivalent USD/EUR) |
| <p><i>N.B. The above charges are UBL's standard account operations charges for Business Current Account. There is "no account maintenance charge" for Personal Current / Savings / Fixed Deposit account.</i></p> | |

Please note United Bank UK may change the charges in the future. We will notify you before any changes take effect. The information given in this booklet is correct at 23rd July 2014.