



SKIPTON INTERNATIONAL

Savings Tariff of Charges

June 2018

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INTRODUCTION

We would like you to be fully aware of the charges which we will make for a number of services and facilities relating to your investment accounts. The following is a list of charges, which will be incurred by investors in different situations. This tariff will be revised from the time to time under the terms of our General Terms and Conditions for Deposit Accounts.

CHARGES

The following services will attract a charge:	Charges
Electronic payment by BACS	Free
Electronic payment by CHAPS – UK	£25
Electronic payment by CHAPS – overseas in sterling	£35
Electronic payment by CHAPS – overseas in foreign currency	£85
Un-presented cheques	£20
Return of unpaid cheques	£30
Copy statements (per sheet – current year)	£5
Copy statements (per sheet – previous years)	£10
Certificate of interest	£10
Accounts' audit letters	£40
Registered post/courier	As charged
Investigations following customer request for information	£50 per hour

We reserve the right to amend charges or introduce new charges at our discretion if the circumstances so warrant. Additionally, we reserve the right to recover charges and commission levied by our agents together with any incidental charges.

Agents' charges may be payable on foreign transactions and these will be payable by you.

Skipton International Limited (Skipton), registered in Guernsey; 30112, is a wholly owned subsidiary of Skipton Building Society. Skipton is licensed under the Banking Supervision (Balliwick of Guernsey) Law 1994, as amended. To help maintain service and quality, telephone calls may be recorded and monitored.

As a Licensed Bank in Guernsey, Skipton is a participant in the Guernsey Banking Deposit Compensation Scheme (the "Scheme") established by The Banking Deposit Compensation Scheme (Balliwick of Guernsey) Ordinance, 2008 (the "Ordinance"). The following is a brief summary of the Scheme, but is not intended as a substitute for the actual wording of the Ordinance, a copy of which is available on request. • The Scheme only applies to "qualifying deposits", which broadly means deposits made by natural persons for their own benefit; with a few limited exceptions such as, for example, deposits made by trustees of retirement annuity trust schemes, the Scheme does not apply to companies, trusts, partnerships or charities. • The Scheme will provide compensation in the event that a Licensed Bank is unable to repay its depositors. Under normal circumstances payments will be made within 3 months of receipt of a valid claim form. • Compensation is limited to a maximum of £50,000 per individual claimant; in the case of a joint account each depositor would be entitled. • Total Scheme compensation in any five year period is limited to £100 million. If this limit was exceeded, compensation would be reduced pro rata. • The amount payable may be reduced if the Bank has any contractual right of set-off against the account. The Scheme is entitled to recover compensation from any funds subsequently paid out by the Bank. • Further information and a leaflet about the scheme is available at: Website: www.dcs.gg Telephone +44 (0) 1481 722756 Post: P.O. Box 380, St Peter Port, Guernsey, GY1 3FY.

Deposits made with Skipton International Ltd are not covered by the Financial Services Compensation Scheme established under the UK Financial Services and Markets Act 2000.