

# PAYMENTS

## Incoming Payments

### Electronic Payments/SWIFT:

Credit to account with Trusted Novus Bank Free of charge

### Cash:

Non-commercial deposits in GBP and EUR Free of charge

All commercial deposits and other currencies 2.00%

### *Notes to Incoming Payments*

*Fees on commercial deposits can be lowered by using our Deferred Cash Checking service*

## Outgoing Payments

### Electronic Payments/SWIFT instructed via Netbank:

Payments to other account within Trusted Novus Bank Free of charge

Payments on the basis that costs are shared with the beneficiary

- GBP payments to a Gibraltar/UK account GBP 2

- All other payments GBP 15

Payments on the basis that all costs are borne by the sender GBP 25

### Electronic Payments/SWIFT not instructed via Netbank:

Manually processed payment fees GBP 1 per 1,000\*

\*min. GBP 45 – max. GBP 150

### Fees associated to electronic payments/SWIFT:

Amendments/Tracers/Queries GBP 50

Request for cancellation of payment GBP 60\*

\*Plus correspondent fees

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## Outgoing Payments (continued)

### Standing Orders/Direct Debit:

|                                                                         |                |
|-------------------------------------------------------------------------|----------------|
| Standing Orders to other account within Trusted Novus Bank              | Free of charge |
| Standing Orders on the basis that costs are shared with the beneficiary |                |
| - GBP payments to a Gibraltar/UK account                                | GBP 2          |
| - All other payments                                                    | GBP 15         |
| Standing Orders on the basis that all costs are borne by the sender     | GBP 25         |
| Payments effected by Direct Debit                                       | Free of charge |
| Standing Order/Direct Debit not effected due to insufficient funds      | GBP 50         |

### Cash\*:

|                                                               |                |
|---------------------------------------------------------------|----------------|
| Non-commercial cash withdrawals in GBP and EUR                | Free of charge |
| All other withdrawals and special requirements in GBP and EUR | 2.00%          |

### ***Notes to Outgoing Payments***

All payments sent to a beneficiary account within the European Economic Area must be sent as 'shared' Electronic payments/SWIFT: Payment instructions received after 2pm will be processed the following working day. If an IBAN/ BIC is not provided, it may result in additional fees charged by other banks or even have the instruction rejected by them.

\*Cash: Withdrawals subject to fees include currencies other than GBP/EUR, commercial withdrawals, large or recurring transactions amounting to over EUR 10,000 or equivalent, and requests for large denomination notes.