

Tariff List for Personal Banking



Account Charges	
RETURNED CHEQUES cheques returned due to insufficient balance on your account	£30
GUARANTEED CHEQUES if guaranteed cheques result in an overdraft - per item	£30
DUPLICATE ACCOUNT STATEMENT per statement	£5
COPY OF A CHEQUE ISSUED BY YOU	£2
ANY FINANCIAL CERTIFICATE ISSUED BY THE BANK at your request	£10
STANDARD CHEQUEBOOKS	FREE
SAME DAY ELECTRONIC TRANSFER OF MONEY to another bank in the UK	£25
ELECTRONIC/SWIFT TRANSFER OUTSIDE UK excluding correspondent bank charges	£25
STOP PAYMENT OF A CHEQUE excluding lost or stolen cheque books notified to the bank	£10
BANKERS DRAFT	£10
LETTERS SENT ADVISING YOU OF ANY MISMANAGEMENT by you of your account - per communication	£15
SPECIAL CHEQUE PRESENTATION charge for an early confirmation of whether a cheque will be paid	£20
UNPAID FEE if you go overdrawn we will return unpaid your cheques standing orders and direct debits (maximum per account per day)	£30
Data Protection Information	
COPY OF DATA SUBJECT ACCESS REPORT	£10
Islamic Bank of Britain reserves the right to review its charges at any time. Any change to our charges will be advised to customers in writing in advance.	
Incorporated and Registered in England and Wales with Registration No. 4483430. Registered Office: Edgbaston House, 3 Duchess Place, Hagley Road, Birmingham, B16 8NH Islamic Bank of Britain is authorised and regulated by the Financial Services Authority.	

Debit Card usage fees	
WITHDRAWALS FROM ANY OF OUR CASH MACHINES	FREE
WITHDRAWALS FROM ANY OTHER UK CASH MACHINES some cash machines charge you for making withdrawals, and you will be informed of the charge amount before you commit to the transaction	FREE
DEBIT CARD USAGE OUTSIDE OF THE UK per transaction	£1.50
REPLACEMENT DEBIT CARD*	£1.60
REPLACEMENT PIN NUMBER*	£0.75
* The first Card and PIN number we issue to you when you open an account will continue to be free, as will scheduled card replacements.	
Services Charges and Foreign Exchange	
FOREIGN CURRENCY CASH BOUGHT AND SOLD at designated branches (notes only)	£2 minimum¹
ENCASHMENT OF TRAVELLERS CHEQUES that were originally issued by Islamic Bank of Britain	£2 minimum¹
ISSUANCE OF TRAVELLERS CHEQUES	£5 minimum
COLLECTION CHARGES ON CHEQUES drawn on banks outside the UK (not including any of collection bank's charges)	£25
¹ or actual cost incurred, if arranged through a third party	
Fees for usage of branch counters	
COUNTER FEE (FOR CURRENT ACCOUNTS) applicable per visit ² when using an IBB branch counter to make a deposit of cash and/or cheques, or a withdrawal of cash, or a transfer of money to either an IBB or other bank account (excluding the same day electronic transfer of money). This fee will be waived if you maintain a) an average balance of more than £1,500 in your Current Account in the previous month, or b) a total average balance of more than £5,000 in any Savings Account in the previous month.	£2
Cash and cheque deposits at Lloyds TSB branch counter per visit ²	£3
² You will only be charged for one visit per day. Any visits after that in the same day will be free. There is no limit on the number of transactions you can make at the branch counter in any visit.	