IBB
ISLAMIC BANK OF BRITAIN

Tariff List for Personal Banking

Account Charges

RETURNED CHEQUES cheques returned due to insufficient balance on your account (up to maximum of 2 items per day per account)	**£15** per item
UNPAID INCOMING CHEQUES - CREDIT paid into your account, and returned unpaid, this charge applies to cover our costs - per item	**£8**
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**
CHAPS FEE to another bank in the UK	**£15**
ELECTRONIC/SWIFT TRANSFER OUTSIDE UK there may be charges in addition to ours from correspondent bank(s)	up to **£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 DIRECT DEBIT OR STANDING ORDER if your standing orders or direct debits are returned unpaid due to insufficient balance (per item per account up to a maximum of 4 items per day then no additional charges shall apply)	**£8** per item

Data Protection Information

COPY OF DATA SUBJECT ACCESS REPORT	**£10**

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. You will be informed of the charge amount before you commit to the transaction	**FREE**
DEBIT CARD USAGE OUTSIDE OF THE UK per ATM cash withdrawal 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	**£2 minimum**[1]
COLLECTION CHARGES ON CHEQUES drawn on banks outside the UK (there may be additional charges from the collecting bank(s))	**£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.

Islamic Bank of Britain plc 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 plc is authorised and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

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