

Price List – International Transactions

If you need this brochure in Braille, in large print or on audio, ring 0345 6005 925[†] or ask your branch. Customers with hearing difficulties can use the Text Relay service by dialling 18001 0345 6005 925.

Call into any branch | Phone 0345 6005 925[†] | www.firsttrustbank.co.uk

[†] Calls may be recorded. Call charges may vary – refer to your service provider.



Effective from 3rd July 2017

If a price is not given for a service you wish to use, please ask us and we will give you all the details you need.

Bureau de Change	
Foreign currency notes	
Sales	0.5% of value issued (minimum £3.00 maximum £30.00)
Purchases	0.5% of value issued (minimum £3.00 maximum £30.00)
Foreign currency cheques	
Purchase Foreign currency cheques from customer	0.5% of value purchased (minimum £3.00 maximum £30.00)
Foreign Cheque lodged to your account and returned unpaid	£12.50 per cheque
Foreign currency exchange	
e.g. notes for drafts, cheques for drafts, cheques/drafts for notes	
Exchanging Same currency	2.0% of value exchanged (minimum £3.00 plus the relevant sales item charge)
Exchanging Different currency	Sales charges only apply

International Drafts Issued	
	Price
Euro Draft	£14.00 per draft
Foreign Currency Draft	£16.00 per draft
Stop or Re-issue of EUR or Foreign currency draft	£10.00

Outgoing International Payments (paper applications)	
International in foreign currency or sterling* <small>*(not CHAPS payments)</small>	£25.00
Stg £ payments to AIB Bank (ROI) beneficiaries	£15.00
Euro* payments to AIB Bank (ROI) beneficiaries <small>*(not SEPA payments)</small>	£10.00
Outgoing SEPA credit transfer	£20.00
Incoming Payments	
International greater than £100.00	£6.00
International less than or equal to £100.00	£2.00
Incoming SEPA credit transfer	£5.00
No commission is charged on inward international payments and incoming SEPA credit transfers generated by other AIB Group locations.	
Payment Investigations	
Payment Investigations/Tracers	£10.00 per item

Intermediary/Receiver Bank Charges

Charges may be deducted or claimed by Intermediary and/or Receiver Banks, for payment routing, transaction handling or where amendments/ investigations/cancellations to instructions are requested.

Trade Finance

Collections Inwards – Whether Paid or Unpaid

Cheques	0.2% of Value (minimum £10.00/maximum £40.00 per cheque)
Clean and Documentary	0.25% of value (minimum £25.00/maximum £85.00)
First Trust Bank's guarantee of customers' acceptance of term drafts	Subject to arrangement (minimum £50.00)

Collections Outwards – Whether Paid or Unpaid

Cheques	0.1% of value (minimum £20.00, maximum £40.00) per cheque
Clean and Documentary	0.25% of value (minimum £25.00, maximum £85.00)

Guarantees

Incoming Guarantees

Advising fee	£30.00
Amendment fee	£30.00 per amendment

Incoming Counter Guarantee

Issuance fee	Subject to arrangement (minimum £100.00 for each 3 month period or part thereof). Applied at issuance and/or renewal of Guarantee
Amendment fee	£30.00 per amendment (except where the Counter Guarantee value is increased, in which case issuance charge applies)

Guarantees are inclusive of bid bonds, performance bonds and advance payment bonds. Counter Guarantees are used when one bank issues a guarantee at the request of another.

Outgoing Guarantees

Issuance of Guarantee/Counter Guarantee	Subject to arrangement (minimum £100.00 for each 3 month period or part thereof). Applied at issuance and/or renewal of Guarantee
Amendment	£30.00 per amendment (except where Guarantee value is increased, in which case issuance charge applies)

Letters of Credit (L/C)

Letter of Credit (L/C) Import

Issuance fee	0.25% for each 3 month period or part thereof (minimum £50.00). Applied at issuance and/or renewal of Letter of Credit
Amendment fee	£30.00 per amendment (except where Letter of Credit value is increased, in which case issuance charge applies)
Acceptance fee (Where an L/C calls for credit terms)	1.5% per annum from date of acceptance up to date of maturity (minimum £30.00)
Payment fee	0.25% of value (minimum £30.00)

Standby Letter of Credit Import

Issuance fee	Subject to arrangement (minimum £100.00 for each 3 month period or part thereof). Applied at issuance and/or renewal of Standby Letter of Credit
Amendment fee	£30.00 per amendment (except where Standby Letter of Credit value is increased, in which case issuance charge applies)

Letter of Credit (L/C) Export

Advising fee*	£30.00
Confirmation fee*	Subject to arrangement (depending on underlying risk). For each 3 month period or part thereof (minimum £50.00)
Amendment fee*	£30.00 per amendment (except where the amount is increased on a confirmed credit, in which case confirmation charge applies)
Payment fee*	0.25% of the drawing value (minimum £50.00)
Acceptance/Deferred payment fee	Subject to arrangement (depending on underlying risk). Applied on a per annum basis from the date of acceptance to the date of maturity (Minimum £50.00)

***Includes export Standby Letters of Credit**

Other Trade Finance charges

Bill discounting fee	Subject to arrangement (depending on underlying risk). Applied on a per annum basis from date of acceptance to date of maturity (minimum £50.00)
Indemnity	Indemnity for missing Bill of Lading: 0.25% per quarter (minimum £25.00)

Agents' Charges

Agents' Charges which vary from bank to bank are payable by First Trust customers in certain instances, for example, Draft Stop Payments, Trade Finance transactions and where the customer opts to pay beneficiary bank charges when requesting an international payment or where BIC and IBAN is not quoted on a request for a cross-border payment to another European country.

Expenses

Communications (SWIFT, telephone, facsimile, e-mail)	Variable (minimum £6.00)
Courier	At cost (minimum £35.00)
Postage	At cost (minimum £1.00)
Bureau de change, Drafts issued, CHAPS, International payments, and Account Transactions do not normally attract any out-of-pocket expenses additional to the charges listed in this Price List	

Information

Further information about the charges listed or the services to which they relate may be obtained from your local First Trust Bank branch. All charges are subject to change in the future.

To ensure that we carry out your instructions accurately and to help improve our service, we may monitor and/or record telephone conversations with Treasury and International Banking Services.

First Trust Bank

International Banking Services
PO Box 123
First Trust Centre
92 Ann Street
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