

Charges are levied in accordance with our General Terms & Conditions of Deposit and can be varied without notice. Charges made by Permanent Bank International Ltd ("PBI") will be deducted from the balance of your account(s). If the account(s) has/have already been closed payment must accompany your written request.

Where remittance charges have been applied by banks involved in the routing of funds to PBI the amount received by PBI will be the net amount after these charges have been deducted. PBI will not be liable for reimbursement of these charges. Other banks and their agents may apply charges on transactions. PBI cannot influence or be liable for any such charges.

Payments into your account

All electronic payments should be made payable to Permanent Bank International Ltd and details will be supplied on request.

Cheques should be made payable to yourself with reference to your account with the bank e.g. "Joe Smith re PBI Ltd a/c 01234/556677"

- Electronic Payments: **We make no charge**
- Cheques: **We make no charge**
(Please note that the bank does not accept Sterling payments from overseas banks, outside the Sterling Area, or foreign currency cheques.)
- Cash: **The bank does not accept cash in any amount or currency**

Payments from your account

- BACS & Faster Payments (*Sterling only*): **We make no charge**
(BACS is a 3 day payment. Faster Payments is a same day payment with an upper limit of £100,000. These are same day payments but rely on the receiving bank being a Faster Payments member bank).
- CHAPS (*Sterling only*): **£30**
- SWIFT (*international & currency payments*): **£45 for Sterling remittances**
€60 for Euro remittances
- Cheque: **Please note that the bank does not issue payments by cheque**

Service charges

- Cheque returned unpaid: **£40**
- Audit confirmation letter: **£30**
- Replacement statements: **£5 per page**
- Written confirmation of interest paid: **£25 per letter**
- Interim Interest capitalisation (for non-UK residents returning to the UK): **£30**
- Registered Post: **£10 plus postage**
- Exceptional requests: **£25 per hour – Administrator**
£50 per hour - Manager



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Permanent Bank International Ltd ("PBI") is licensed by the Isle of Man Financial Supervision Commission.

PBI is an Isle of Man registered company No: 064936C and is a wholly owned subsidiary of permanent tsb p.l.c. which is incorporated in Ireland and regulated by the Central Bank of Ireland. As PBI places funds with other parts of its Group its financial standing is linked to that of the Group. Depositors may wish to form their own view on the financial standing of PBI and the Group based on publicly available information. The latest report and accounts for PBI and the Group are available on our website www.permanent-bank.com. PBI is a participant in the Isle of Man Depositor's Compensation Scheme as set out in the Depositors' Compensation Scheme Regulations 2010.