

This Tariff is provided pursuant to and forms a part of the General Terms and Conditions Governing Accounts and Services. All charges are in Pounds Sterling (£ or GBP) unless otherwise stated.

This Tariff relates to all customers (For both Individual and non-Individual Accounts).

The Bank is committed to ensuring that all fees and charges are transparent, proportionate, and reflective of the services provided. In line with its Consumer Duty obligations, the Bank seeks to deliver fair value to clients, ensuring that charges are applied only where appropriate and are aligned to the cost, nature, and complexity of the service delivered.

Chargeable Service				Charge	Description of chargeable service
Electronic / TT Payment:				GBP 30 USD 45 EUR 35 BHD 15 KWD 15	This fee is charged for each electronic payment or transfer instructed by you. The charge reflects the processing, operational, and infrastructure costs associated with executing such transactions. Certain transactions are provided free of charge, including: • Transfers between your own accounts within KFH Group • Transfers to third-party accounts within KFH • UK domestic payments up to £25,000 via Online and Mobile Banking
Foreign Exchange charges for cash transactions:				1.50%	This fee applies to transactions involving currencies other than Pounds Sterling, including deposits, withdrawals, and foreign exchange transactions. The charge reflects the costs of currency conversion, handling, and processing and is applied proportionately to the value of the transaction, ensuring alignment with the service provided. For example, a transaction of USD1,000 you will pay us a processing fee of USD15 which shall be deducted from the net proceeds of the transaction.
Safety Deposit Boxes:				<u>This service has been discontinued and is no longer available to customers.</u>	
	1 Month	3 Month	6 Month to 12 Month	This service is subject to a separate written agreement. Our fee will be charged to your bank account and is dependent on the size of box and period of rental both of which are defined in the separate agreement The fee is payable in advance and is not refundable if you do not use the service for the full period.	
Small	£50	£150	£200		
Medium	£75	£175	£250		
Large	£85	£225	£300		
Combination	£100	£275	£350		

Chargeable Service	Charge	Description of chargeable service
Residential Property Payments:	£750 per annum Per property	The annual fee for Residential Property Payment Services will increase from £500 to £750 per property. This reflects the ongoing cost of maintaining and supporting these services, including the including the operational processes and resources required to administer property-related payments and to ensure continued service quality and support We have carefully assessed these changes to ensure they remain aligned to the level of service provided and represent fair value to our clients.
Visa Payment Services: Foreign Currency Transaction Exchange Commission	2%	This charge applies to debit card transactions conducted in currencies other than Pounds Sterling. The fee reflects the cost of currency conversion and card scheme processing, ensuring that charges are aligned to the nature and cost of the transaction. This means that for a transaction of US\$1,000 you will pay us a processing fee in Pounds Sterling equivalent to US\$20 however no separate charge will show on your statement.
Unpaid Item Fee	GBP 15	This fee applies where a payment request cannot be processed due to insufficient funds in the account. The charge reflects the administrative and processing costs incurred by the Bank. A daily cap is applied to ensure that charges remain proportionate and not excessive, supporting fair customer outcomes.
Ad hoc / Historic Statements	GBP 5 per sheet	The Bank provides periodic statements free of charge as part of its standard service. Statements are also available at no cost through our Online Banking service. A fee will apply where additional or historical statements are requested outside the standard reporting cycle. This reflects the administrative effort involved in retrieving and producing these documents and ensures that charges are only applied where additional services are requested.
Audit Confirmation Letters	GBP 40 per request	Audit confirmation letters are prepared upon request for clients or their appointed third parties. The fee reflects the administrative effort, internal verification, and control processes required to produce and issue such documentation. This ensures that charges remain proportionate to the service provided and aligned with the Bank's commitment to delivering fair value.

The following services are provided free of charge as part of the Bank's core offering:	
Account Opening	Free
Account Closure	Free
Setting up Direct Debits/Standing Orders	Free
Updating Direct Debits/Standing Orders	Free
Cancelling Direct Debits/Standing Orders	Free
Issuance of Debit Card upon account opening	Free
Replacement of lost/stolen Debit Card	Free
Visa Payment Fee for GBP transactions	Free
Cheque Book Issuance	Free

Please note that our Tariff Guide is subject to periodic review and may be amended from time to time in line with changes to our services, regulatory requirements, or market conditions