



Gibraltar
INTERNATIONAL BANK

Service Tariff Guide 2024

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Retail Personal & Youth Accounts

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Retail Personal Accounts

General Fees ↓

General Fees	Fee
Statements	£5 per sheet
Duplicate tax letters	£35
Certificate of debit interest	£15
Certificate of credit interest	£15
Banker's reference	£20
Cheques paid in return	£5
Fixed Term Deposit cancellation	£250
Credit Reports	£20

Cash ↓

Cash	Fee
Cash withdrawal in GBP notes over the counter	Free
Currency notes over the counter (no currency conversion applicable)	1% min. £10

Standing Orders ↓

Standing Orders	Fee	
Standing order set-up	Manual	£50
	Online	Free
Manual standing order amendment	£25	

Retail Personal Accounts

Overdrafts ↓

Overdrafts	Fee	
Limits exceeded	19% + Base rate	
Arranged overdraft	Arrangement fee	1% min. £100
	Interest rate	9% pa + Base rate calculated on a daily basis
Unarranged overdrafts	19% + Base rate	
Certificate of credit interest	£15	
Unpaid transaction fee	£10	
Amending facility letter	£50	
Letter highlight default on terms of facility letter	£30	
Missed payments	£5	

Interest Rates & Fees ↓

Interest Rates & Fees	
Personal savings account	2.25% per annum
High Interest Savings Account (HISA)	3.25% per annum
Young persons savings account	3.25% per annum

Youth Accounts (Teen & Grad)

General Fees ↓

General Fees	Fee
Statements	£5 per sheet
Duplicate tax letters	£35
Certificate of debit interest	£15
Certificate of credit interest	£15
Cheques paid in return	£5

Cash ↓

Cash	Fee
Cash withdrawal in GBP notes over the counter	Free
Currency notes over the counter (no currency conversion applicable)	1% min. £10

Standing Orders ↓

Standing Orders	Fee	
Standing order set-up	Manual	£50
	Online	Free
Manual standing order amendment	£25	

Mortgages

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Residential Mortgages

Lifetime Tracker

Loan to Value (LTV) ↓

	Max 70% LTV	Max 85% LTV	Max 90% LTV
Rate	2.00% + Base rate	2.10% + Base rate	2.25% + Base rate
Set up fee	£0	£0	£0
Early repayment fee	£0	£0	£0
Product renewal fee	£0	£0	£0
Follow on rate	N/A	N/A	N/A
Switch fee	1.00% of balance, minimum £999	1.00% of balance, minimum £999	1.00% of balance, minimum £999
Valuation fee	Tariff-based	Tariff-based	Tariff-based
Redemption administration fee	£275	£275	£275

Residential Mortgages

Fixed Rates

Loan to Value (LTV) ↓

	Max 70% LTV		Max 90% LTV	
	3 Year Fixed	5 Year Fixed	3 Year Fixed	5 Year Fixed
Rate	4.75%	4.75%	4.85%	4.85%
Set up fee	£0	£0	£0	£0
Early repayment fee	1.00% of Sum Paid	1.00% of Sum Paid	1.00% of Sum Paid	1.00% of Sum Paid
Product renewal fee	£395	£395	£395	£395
Follow on rate	2.00% + Base rate	2.00% + Base rate	2.10% + Base rate	2.10% + Base rate
Switch fee	1.00% of balance, minimum £999	1.00% of balance, minimum £999	1.00% of balance, minimum £999	1.00% of balance, minimum £999
Valuation fee	Tariff-based	Tariff-based	Tariff-based	Tariff-based
Redemption administration fee	£275	£275	£275	£275

Buy-to-Let Mortgages

Tracker Mortgages

	Up to £500K	£500K and above
	4 Year Tracker	4 Year Tracker
Max. Loan to Value (LTV)	70%	70%
Eligibility criteria	General Market Residential Property subject to review	General Market Residential Property subject to review
Rate	3.49% pa + Base rate	3.00% pa + Base rate
Set up fee	1.00% of balance, minimum £900	1.00% of balance, minimum £900
Product renewal fee	£395	£395
Follow on rate	5.00% pa + Base rate	5.00% pa + Base rate
Switch fee	1.00% of balance, minimum £1,000	1.00% of balance, minimum £1,000
Administration fee (per tranche of repayment)	N/A	N/A
Redemption administration fee	£275	£275

Loans

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Loans

Retail Personal

Unsecured Loan ↓

Arrangement Fee

1% minimum £100

Interest Rates Amounts	Fixed Pricing
£1,000 to £4,999	16.50% per annum
£5,000 to £9,999	15.25% per annum
£10,000 to £14,999	14% per annum
£15,000 to £19,999	12.75% per annum
£20,000 to £24,999	11.50% per annum

Secured Loan ↓

Arrangement Fee

1% minimum

Interest Rates Amounts	Floating Pricing
£25,000 minimum with maximum being treated on a case by case basis	Starts at 4.50% pa + Base rate and ends at 9.50% pa + Base rate (Dependent on amount and security vehicle presented)

Loans

Retail Personal

Grad Assistance Loan ↓

Arrangement Fee

1% minimum £75 charged upfront

Interest Rates

4.50% pa + Base rate

Loans

Corporate Loans & Mortgages

Commercial Mortgage ↓

Arrangement Fee	Interest Rate
1% minimum £100	By negotiation

Special Purpose Vehicles (SPV) ↓

Arrangement Fee	Interest Rate
By negotiation	By negotiation

Commercial Mortgages High Value Corporates & Intermediaries ↓

Arrangement Fee	Interest Rate
By negotiation	By negotiation

Payments

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Payments

Payments ↓

Payments	Fee	
Faster (Transfer within Gibraltar and UK up to £99,999.99)	Personal	Free
	Corporate	£1
Chaps (Transfer within Gibraltar and UK)	£25	
SWIFT (International payment, correspondent charges charged separately)	£25	
SEPA (Transfer outside Gibraltar in EUR)	£15	
Manual payments	£50	
Payment details incomplete	£25	
Payment enquiry/tracer	£25	
Chargeback processing services (payment recall)	£25	

Payments

Standing Orders ↓

Standing Orders	Fee	
Standing order set-up	Manual	£50
	Online	Free
Manual standing order amendment	£25	

Corporate Accounts

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Corporate Accounts

General Fees ↓

General Fees		
Pooled Account Maintenance Fee	£100 per month	
Account Maintenance Fee	Business	£15 per month
Statements	£5 per sheet	
Audit certificates	£50	
Pooled accounts letter	£20	
Banker's reference	£20	
Fixed deposit cancellation	£250 + Loss of accrued interest	
Certificate of balance	£10	

Cash ↓

Cash	
Cash deposit in GBP notes over the counter	0.60%
Currency notes over the counter (Currency notes deposited without Foreign Exchange requirement)	2% min £10
Cash withdrawals (large amounts/salaries)	1% minimum £100

Corporate Accounts

Standing Orders ↓

Standing Orders	Fee	
	Manual	Online
Standing order set-up	£50	Free
Manual standing order amendment	£25	

Payments ↓

Payments	
Faster (Transfer to banks on the Faster Payment Network in Gibraltar & UK, up to £99,999.99)	£1
Chaps (Transfer within Gibraltar and UK)	£25
SWIFT (International payment, correspondent charges charged separately)	£25
SEPA (Transfer to banks on the SEPA payment Network (Eurozone))	£15
Manual payments	£50
Payment details incomplete	£25
Payment enquiry/tracer	£25
Chargeback processing services (payment recall)	£25

Corporate Accounts

Overdrafts ↓

Overdrafts	Fee	
Limits exceeded (interest rate charged above arranged limit)	19% + Base rate	
Unarranged overdrafts	19% + Base rate	
Unpaid (Standing order/Direct Debit)	£15	
Arranged overdraft	Arrangement fee	1% min £100
	Interest rate	5% pa + Base rate, calculated on a daily basis
Missed Loan/Mortgage Payments	£5	

Interest Rates & Fees ↓

Interest Rates & Fees	
Corporate Savings Account	2.25% per annum
High Interest Savings Account	3.25% per annum
Current accounts	0% per annum
Currency accounts	0% per annum

Community (Charities & Non-Profit Organisations)

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Community

(Charities & Non-Profit Organisations)

General Fees ↓

General Fees	
Account service maintenance fee	£0
Statement	£5 per sheet
Audit certificates	£50
Pooled accounts letter	£20
Bankers reference	£20
Fixed deposit cancellation	£250 + cancellation costs
Certificate of balance	£10

Community

(Charities & Non-Profit Organisations)

Cash ↓

Cash	
Cash deposit in GBP notes over the counter	Senior Management discretion
Currency notes over the counter (no currency conversion)	Senior Management discretion
Cash withdrawals (large amounts/salaries)	Senior Management discretion

Payments ↓

Payments	
Faster (Transfer within Gibraltar and UK, up to £99,999.99)	£1
Chaps (Transfer within Gibraltar and UK)	£25
SWIFT (International payment, correspondent charges charged separately)	£25
SEPA (Transfer outside Gibraltar in EUR)	£15
Manual payments	£50
Payment details incomplete	£25
Payment enquiry/tracer	£25
Chargeback processing services (payment recall)	£25

Community

(Charities & Non-Profit Organisations)

Standing Orders ↓

Standing Orders	Fee	
Standing order set-up	Manual	Online
	£50	Free
Manual Standing order amendment	£25	

Overdrafts ↓

Overdrafts	Fee
Limits exceeded	19% + Base rate
Unarranged overdrafts	19% + Base rate
Unpaid	£15
Amending facility letter	£50
Letter highlight default on terms of facility letter	£30
Missed payments	£5

Intermediaries

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Intermediaries

General Fees ↓

General Fees	
Account service maintenance fee	£250 per quarter
Statement	£5 per sheet
Audit certificates	£50
Pooled accounts letter	£20
Bankers reference	£20
Fixed deposit cancellation	£250+ cancellation costs
Certificate of balance	£10

Cash ↓

Cash	
Cash deposit in GBP notes over the counter	0.60%
Currency notes over the counter (no currency conversion)	2% min £10
Cash withdrawals (large amounts/salaries)	1% min £100

Intermediaries

Payments ↓

Payments	
Faster (Transfer within Gibraltar and UK, up to £99,999.99)	£1
Chaps (Transfer within Gibraltar and UK)	£25
SWIFT (International payment, correspondent charges charged separately)	£25
SEPA (Transfer outside Gibraltar in EUR)	£15
Manual payments	£50
Payment details incomplete	£25
Payment enquiry/tracer	£25
Chargeback processing services (payment recall)	£25

Standing Orders ↓

Standing Orders	Fee	
	Manual	Online
Standing order set-up	£50	Free
	£25	
Manual standing order amendment	£25	

Intermediaries

Overdrafts ↓

Overdrafts	Fee
Limits exceeded	19% + Base rate
Unarranged overdrafts	19% + Base rate
Unpaid	£15
Amending facility letter	£50
Letter highlight default on terms of facility letter	£30
Missed payments	£5



Gibraltar
INTERNATIONAL BANK

Gibraltar International Bank Limited provides deposit-taking and lending facilities to its clients. For this purpose, it is authorised and supervised by the Gibraltar Financial Services Commission. Registered No 109679. Registered Office, 310 Main Street, Inces House Gibraltar, GX11 1AA.

The Bank further reserves the right to change or revise its fees and its interest rates at any time, in particular when money-market conditions have changed, and you are referred to Parts 8 and 10 of the Bank's General Terms and Conditions.

Gibraltar International Bank Limited is authorised and regulated by the Gibraltar Financial Services Commission. GIB V1 2024