



**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

## 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	2.50% per annum
High Interest Savings Account (HISA)	3.50% per annum
Young persons savings account	3.50% 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	

# Youth Accounts (Teen & Grad)

## Grad Assistance Loan ↓

Grad Assistance Loans		
Arrangement fee	Grad	1% minimum
		£75 charged upfront
Interest rates	4.50% pa + Base rate	

A collateral might be requested to support the application.

# 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
<b>Max. Loan to Value (LTV)</b>	70%	70%
<b>Eligibility criteria</b>	General Market Residential Property subject to review	General Market Residential Property subject to review
<b>Rate</b>	3.49% pa + Base rate	3.00% pa + Base rate
<b>Set up fee</b>	1.00% of balance, minimum £900	1.00% of balance, minimum £900
<b>Product renewal fee</b>	£395	£395
<b>Follow on rate</b>	5.00% pa + Base rate	5.00% pa + Base rate
<b>Switch fee</b>	1.00% of balance, minimum £1,000	1.00% of balance, minimum £1,000
<b>Administration fee (per tranche of repayment)</b>	N/A	N/A
<b>Redemption administration fee</b>	£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)	Withdrawals up to £2,500	0.5% fee (Same day cumulative)
	Withdrawals between £2,501 and £4,999	0.75% fee (Same day cumulative)
	Withdrawals over £5,000	1% fee minimum of £100 and maximum of £250

# 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	2.50% per annum
High Interest Savings Account	3.50% 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

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**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.**

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