



FIDBANK UK LIMITED

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CURRENT ACCOUNT

KEY FEATURES

Version 5.3

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority

This document sets out the key features of our Current Accounts for personal and business customers. You should read it carefully to help you decide if this account is right for you. You can find the full terms & conditions relating to these accounts on our website, www.fidbank.co.uk, or you can ask us for a copy.

How to open an account	<p>If you are a personal customer, you must be 18 years or older to open a FIDBANK UK Current Account.</p> <p>You can open an account in person at our London offices, or by sending a completed application to us in the post or by email. Our address is “FidBank UK Limited, 1 King’s Arms Yard London EC2R 7AF United Kingdom” and our Email address is customerservices@fidbank.uk. You can download an application form from our website www.fidbank.co.uk or ask us to send you one in the post or by email. The application form also contains important information about the documents you will need to show us to open your account.</p>
Currencies available	£Sterling, US\$ Dollar
Number of account holders	Up to 2
Minimum balance	None
Maximum balance	None
Initial Deposit	None
Deposit Protection	We subscribe to the UK Financial Services Compensation Scheme (“FSCS”), which protects the first £85,000 of each of our customers’ money in the unlikely event that a claim needs to be made. For joint accounts, each account holder is covered to a value of £85,000, meaning that the total cover is £170,000.
Changing your mind	You have the right to change your mind and close your account in the first 14 days after you open it.

<p>Interest payable to you</p>	<p>Interest is not paid on current accounts.</p>
<p>Interest payable by you</p>	<p>Interest will be payable by you on overdrawn balances. If it is an arranged overdraft, we will tell you the interest rate payable when we agree to the facility. If it is an unarranged overdraft, the interest rate payable will be our Temporary Overdraft Interest Rate, which you can find on our tariff.</p>
<p>Charges</p>	<p>For Personal customers and Business customers, charges will apply in line with our tariff.</p> <p>Charges may also apply for some transactions, requests and for arranging/granting overdrafts. We will always tell you about charges before deducting them from your account.</p> <p>You can find further details about our charges in the tariff on our website www.fidbank.co.uk.</p>
<p>Debit Card</p>	<p>You may request a debit card to be issued to you in the currency of your current account. There is an annual fee for the debit card which may be found in the tariff on our website.</p>
<p>FIDBANK UK CardAssist</p>	<p>FIDBANK UK CardAssist provides you with details of your transaction, secure retrieval of your PIN and control of your debit card from your smartphone (Apple iOS or Android OS systems) .</p>
<p>Paying money into your account</p>	<p>You can pay as much money as you like into your account, whenever and as often as you like. There are two ways of doing this You can send a Bank Transfer into your account or send us a cheque.</p> <p>Cheque – you can pay cheques into your account either by person at our London office or by sending them to us in the post. Deposits made by cheques made by cheque before 3pm (London time) will usually be available for withdrawal after four business days.</p> <p>Electronically – you can pay money into your account from most UK and International Banks. Deposits made electronically in a European Economic Area currency (such as £Sterling or €Euros) will be available for withdrawal on the day we receive the funds, providing that we receive them before 4pm (London time). Payments received after 4pm will be available for withdrawal on the next working day.</p>

<p>Withdrawing money and making payments from your account</p>	<p>You can withdraw as much money as you like from your account, whenever and as often as you like. There are three ways of doing this:</p> <p>Cheque – we will issue you with a cheque book for £ Sterling accounts if requested, which you can use to make payments from your account.</p> <p>Debit Card - you can use your debit card to make payments at point of sale terminals in stores, through online merchants or withdraw cash from ATMs.</p> <p>Standing Order or Direct Debit – you can set up standing orders and Direct Debits on your account.</p> <p>Electronically – you can make electronic payments to other FidBank UK accounts, or to accounts with other banks, by calling on us, or by sending us your payment instructions through post, or email attachment (conditions apply) . A charge may apply for payments made to other banks.</p> <p>You can find details of our charges on our tariff.</p>
<p>Statements</p>	<p>We will send you a statement in the post every month or less often if you ask us to, unless you ask us not to do so. If you would like more regular statements, a charge will apply.</p>
<p>Overdrafts</p>	<p>Overdrafts may be available, subject to financial assessment and status.</p>
<p>Foreign exchange services</p>	<p>Currency exchange services are available.</p>
<p>Closing your account</p>	<p>You can close your account at any time, providing that you are not overdrawn.</p>