

One-Europe Accounts

Global Transaction Banking Services

The **One-Europe** suite of accounts offers euro current and savings accounts to help you manage your transactions within the eurozone.

The accounts allow you to deal with the eurozone and help reduce your exposure to the risks, costs and complications of currency deals or overseas accounts.

What accounts are available?

You can open three types of account:

- ▶ A current account
- ▶ A choice of two savings accounts.

The Current Account

The One-Europe Current Account offers an account with virtual in-country transactional capability similar to a domestic account in France or Germany, but covering the whole eurozone.

The account will allow you to deal internationally, cost-effectively and safely within the eurozone. It offers:

- ▶ Ability to deposit cash and cheques over the branch counter in the UK
- ▶ Ability to make electronic payments
- ▶ Priority Payments for high value 'urgent' cross-border payments
- ▶ Access to a euro overdraft facility (subject to agreement)
- ▶ A euro cheque book (on request)
- ▶ Access to a multi-currency cheque book (on request).

The Savings Account

The One-Europe Instant Access Savings Account offers you value for the euro balances you hold with the bank (credit interest).

There are no minimum balance requirements and interest is paid quarterly on the balance(s), subject to market conditions.

The Fixed Term Deposit Account

The One-Europe Fixed Term Deposit Account* offers higher rates of interest on your euro balances. Accounts can be opened for a period to suit your requirements (minimum of one week). The interest rate is fixed for the period of the deposit and is paid on maturity. Minimum balance is the euro equivalent of USD10,000.

No overdraft facility is available on either savings account.

Benefits

The One-Europe suite of accounts offers a number of core benefits:

- ▶ A euro current with virtual in-country transaction functionality
- ▶ A current account offering an overdraft facility (where agreed)
- ▶ A more cost effective alternative to an in-country 'domestic' account
- ▶ Access to a number payment/collection mechanisms, ie cash and cheque
- ▶ Ability to mitigate foreign exchange exposure by holding balances in euro
- ▶ The ability to ask your payer to pay you electronically, direct to your euro account
- ▶ No language or time barriers
- ▶ Statements are available monthly, quarterly, six-monthly or annually on all accounts except Fixed Term deposits, where statements are issued on deposit and maturity.

Pricing

Current Account:

Monthly Fee – £3.00

Cheques Issued – £0.60

Savings Account:

Monthly Fee – £3.00

Electronic transactions only

For more details on pricing, please refer to the International Business Price List.

Next steps

Discuss your requirements with a member of our staff to ensure you get the most appropriate solution for you.

Then all you need to do is complete an application form and we'll take care of the account opening process.

* Following your opening deposit, additional deposits and partial withdrawals from your account(s) are prohibited. Closure of your account before the end of the fixed term will result in a closure fee of £150 (or currency equivalent). Accounts with £50,000 or more cannot be closed early. At the end of the Fixed Term, unless you confirm otherwise, we will renew your account for the same period.



The world's local bank