



Discretionary Portfolio

Interest Rates

Discretionary Clients

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| GBP | UK Base Rate less 2.5% |
| USD | Fed Funds Rate (Upper Bound) less 2.5% |
| EUR | ECB rate less 2.5% |

Rates are reviewed on the 1st business day of each month to reflect any policy rate changes during the previous calendar month

| | |
|-----|----|
| ZAR | 2% |
|-----|----|

Execution only clients

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|-----|-------|
| GBP | 0% |
| USD | 0.05% |
| EUR | 0% |
| ZAR | 2% |

www.melvilledouglas.com

Charging policy — all services

The charges shown apply as at the 1st March 2021. Where a particular service is not covered herein Standard Bank Jersey Limited reserves the right to levy a charge at its discretion. In respect of transactions affecting accounts denominated in currencies other than Sterling, charges will normally be levied in the currency in which the account is maintained. Unless otherwise stated such charges will approximate to the scales indicated herein and will be determined at such exchange rates as it may from time to time in its absolute discretion decide.

Important Information

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Telephone calls may be recorded.

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