

Private Banking Services FAQs

Rothschild & Co Bank International Ltd

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Eligibility

What are the eligibility criteria for private banking services?

Clients able to maintain a minimum balance of GBP250,000 (or currency equivalent) are eligible to apply.

In some cases we may ask for a higher minimum balance, and we will always explain why.



Account options

What account options are available?

To suit your needs, organise your banking across a combination of accounts:

Fixed deposits

- Available in GBP, USD, EUR and a range of other major currencies upon request
- Funds can be fixed for terms ranging from 1 week to 60 months
- Interest is paid at maturity (or annually if the term is longer than 12 months)
- The interest rate is fixed for the entire term of the deposit
- Funds may not be added or withdrawn before maturity
- Fixed deposit confirmations are produced

Current/Call accounts

- Available in GBP, USD, EUR and a range of other currencies upon request
- Instant access
- Interest is paid quarterly on GBP, USD and EUR balances above 100,000
- Interest rates are variable
- Statements are produced quarterly by default (monthly for accounts with linked VISA cards)

35 and 95 day Notice accounts

- Available in GBP, USD and EUR
- Funds may be added at any time
- Funds are only available after notice of withdrawal has been provided
- Notice may be provided on a part of, or, the full balance
- Interest is paid monthly
- Interest rates are variable
- We provide 30 days' notice of any rate change
- Statements are produced quarterly by default



Interest rates

Are interest rates publicly available?

Interest rates are updated daily and published on the Banking Services page of the Rothschild & Co website.

What is the difference between Gross and AER?

Gross is the contractual annual interest rate payable without the deduction of any tax.

Annual Equivalent Rate (AER) illustrates what the rate of interest would be if the gross interest paid is compounded and reinvested over a period of one year.

Card services



What card services are available?

VISA debit and charge cards are available, linked to a GBP current / call account.

What currencies are cards available in?

Cards are available in GBP only.

Are there FX fees or commission for non-GBP card transactions?

VISA rates apply with no additional fee or charge by the bank.

Are there fees for withdrawing cash?

Whilst no fees are charged for withdrawing cash using our debit card, a 2% fee is applied for cash withdrawals using your charge card.

Is a charge card the same as a credit card?

Charge cards are not credit cards, full outstanding balances are automatically settled in full monthly.

Can cards be added to digital wallets?

Yes, both debit and charge cards can be added to Apple Pay and Google Pay.

Can I change my VISA charge card limit?

Yes, charge card limits are flexible and can be amended either temporarily or permanently to suit purchase needs.

How do I view and change my VISA PIN?

Your PIN can be viewed via the Rothschild & Co 'CardAssist' mobile app. Alternatively, a PIN reminder can be sent to your registered address. Your PIN can be changed at any UK ATM bearing the VISA logo.

Will I be notified of card transactions?

You will receive a text message on your registered mobile number for card transactions over £250.

Are there emergency contact details for reporting fraud and for blocking a lost or stolen card?

Yes, the 24/7 contact number is +44 1481 705 000. Cards can also be blocked and managed using the dedicated Rothschild & Co 'CardAssist' mobile app.



Mobile and internet banking

Is mobile or internet banking available?

Via our internet banking and mobile banking app clients can:

- View balances and interim transaction history
- Download statements
- Make UK GBP payments (Faster Payments)
- Request international payments
- Send secure messages to the Bank (actioned during office hours: 9am to 5pm UK time)

The mobile banking app is available for both iOS and Android users.

What are the UK payment limits for mobile and internet banking?

GBP Faster Payments via mobile or internet banking are limited to £100k per transaction, and £250k daily.

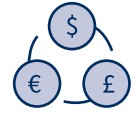
Can I view and manage VISA card details via mobile banking?

Via the separate Rothschild & Co 'CardAssist' app you can:

- View transactions
- Authorise secure online payments
- Obtain card details, as well as a dynamic security code (CVV) for one-off online transactions
- View your pin
- Configure regions in which the card can or cannot be used
- Block your card

How do I register for mobile and internet banking?

Your dedicated account executive will be pleased to assist with mobile and internet banking registration.



Payment and foreign exchange services

What payment methods are available?

Faster Payments

A UK payment service for GBP transactions using a sort code and account number, which is free of charge. Faster payments up to £100,000 can be made via mobile and internet banking, or up to £25,000 if the bank is instructed manually.

CHAPS

A UK payment service for GBP transactions using a sort code and account number, or, an IBAN (International Bank Account Number). CHAPS payments can be made using mobile and internet banking using the 'international payments' option. Fees apply.

SWIFT

An international payment service used primarily for sending funds abroad. Fees apply.

What is the Rothschild & Co Bank International Sort Code?

40-61-92

What is the Rothschild & Co Bank International SWIFT Code / BIC?

ROTHGGSP

FX

Foreign exchange services are available should you wish to convert currencies.

Cheques



Are cheque books offered?

No, cheque books are not available.

Do you accept cheque deposits?

GBP cheques are accepted for GBP current accounts.

Fees



Are relationship fees charged?

No, there is no fee charged for dedicated relationship management.

What fees are charged for general banking services?

Our fees schedule is available on the Banking Services page of the Rothschild & Co website or on request.



Deposit compensation

Is there a deposit compensation scheme in Guernsey?

Yes. Rothschild & Co Bank International Ltd is a participant in the Guernsey Banking Deposit Compensation Scheme which offers protection for “qualifying deposits” up to £50,000, subject to certain limitations. The maximum total amount of compensation is capped at £100,000,000 in any 5 year period. Full details are available on the Scheme’s website www.dcs.gg or on request. Deposits placed with Rothschild & Co Bank International Limited are not covered by the UK Financial Services Compensation Scheme or any other equivalent.



Terms and conditions

Where can I find terms and conditions?

General, Notice Deposit, Digital and Card terms and conditions are available on the Banking Services page of the Rothschild & Co website or on request.



Protecting your personal financial data

Essential tips for protecting your data are available on the Banking Services page of the Rothschild & Co website or on request.

Get in touch

If you would like further information please get in touch.

Switchboard: +44 1481 713713 (9am-5pm UK time, Monday to Friday)

Email: banking.services@rothschildandco.com

Website: www.rothschildandco.com/privatebanking

Important information

Rothschild & Co Bank International Limited is licensed and regulated by the Guernsey Financial Services Commission for the provision of Banking, Investment and Credit services. It is a participant in the Guernsey Banking Deposit Compensation Scheme which offers protection for "qualifying deposits" up to £50,000, subject to certain limitations. The maximum total amount of compensation is capped at £100,000,000 in any 5 year period. Full details are available on the Scheme's website www.dcs.gg or on request. Deposits placed with Rothschild & Co Bank International Limited are not covered by the UK Financial Services Compensation Scheme or any other equivalent scheme.