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## Cash Management

### WTC Call Accounts

#### Standard Tariff

WTC provides efficient cash management (receipts, payments, placements and loans) on a same day value basis in US dollars. WTC also offers similar facilities in other major currencies.

WTC offers US dollar, euro and sterling non-interest bearing, call accounts. Balances in excess of 100,000 in each currency will be automatically placed overnight for the risk and account of the client with a major international bank or institutional liquidity fund deemed by WTC to be first class. A list of authorized banks and institutional liquidity funds is available on request. A placement fee of 25bps pa (0.25% pa) is charged on such placement.

Private placements, may be arranged with other financial institutions as required, subject to any necessary approvals. WTC also offers call accounts and places funds in other major currencies, subject to prior consultation §.

#### Account operating terms & conditions:

Account service fee:	100 USD, GBP, EUR per month (charged in USD, GBP, EUR depending on the established currency of the account) (Existing Clients of The Winterbotham Group, USD 35)
Monthly minimum balance:	USD 2,000.00
Placement Fee:	25 bps pa (0.25%pa)
Returned funds:	USD50
Money Transfer Investigation fee:	USD150
Money Transfer Repair Fee:	USD75
Processing a payment under standing-order:	USD50 plus transfer fees
Preparation of wire transfer instructions:	USD 100
Provision of Bank Reference:	USD250
Provision of Audit Confirmation:	USD250
Investigation for Incoming Funds	USD50
Urgent processing of wire transfers:	USD75
Inter account transfers:	USD15
Provision of credit confirmation via SWIFT	USD50
New account closed within 12 months	One year account service fee.
Incoming deposits to a bank account:	25USD, GBP, EUR or equivalent of 25USD for all other currencies
Outgoing payments from a bank account:	15bps (0.15%) of face value of payment (minimum 75USD, GBP and EUR payments or equivalent of 75USD for all other currencies-maximum 375USD,GBP or EUR payments or equivalent of USD375 for all other currencies)
Account opening fee:	In certain circumstances a non-refundable application fee commensurate with the time involved in the review of due diligence/KYC requirements and risk assessment by our Compliance Unit may be charged. The minimum applicable fee would be USD2,000