

# Our personal banking account fees



Fees and charges listed relate to Personal Customers, but excludes any specific product fees, interest and more specialist services. A full list of our fees and charges can be found on our website or by asking a member of staff. Correct as at 30 October 2018.

| Cards and cash                                                                                                                                                    | Charge                                                                                                                                                                                                               |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Cash withdrawal in foreign currency (UK, Channel Islands, Isle of Man or Gibraltar cash machines)                                                                 |                                                                                                                                                                                                                      |
| Cash withdrawal in foreign currency or buying currency.                                                                                                           | 2.75% Non Sterling Transaction Fee.                                                                                                                                                                                  |
| Sterling travellers cheques issued by a UK bank or building society (Where paid to a Sterling account) outside the UK, Channel Islands, Isle of Man or Gibraltar. | If you elect for the transaction to be converted into Sterling at the point of sale or withdrawal, we will not charge a Non-Sterling Transaction Fee, however the transaction handler may charge you a separate fee. |
| Debit card payment in pounds outside the UK, Channel Islands, Isle of Man or Gibraltar                                                                            |                                                                                                                                                                                                                      |
| Debit card payment in foreign currency                                                                                                                            |                                                                                                                                                                                                                      |

| Overdrafts                     |                                                     |                                                 |
|--------------------------------|-----------------------------------------------------|-------------------------------------------------|
| Arranged Overdraft Usage Fee   | £6 for using an arranged overdraft by more than £10 | One fee of £6 per monthly charging period       |
| Unarranged Overdraft Usage Fee | £8 per day for unarranged overdrafts over £10       | 9 fees in any monthly charging period (max £72) |
| Unpaid Transaction Fee         | £8 for any transaction we return unpaid             | 1 fee per monthly charging period (max £8)      |

| Loans            |                                      |                                    |
|------------------|--------------------------------------|------------------------------------|
| Early Settlement | Original term of less than 12 months | 28 days interest on balance repaid |
|                  | Original term of more than 12 months | 58 days interest on balance repaid |

| Mortgages                                                                                                                   |      |                                                                                                                                                                                                     |           |
|-----------------------------------------------------------------------------------------------------------------------------|------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|
| Valuation: Costs range depends on the property value and the level of valuation. Some may incur an additional £75 admin fee |      |                                                                                                                                                                                                     |           |
| Early Repayment Charge (% of balance)<br>(We recommend you refer to your Offer of Loan Letter)                              |      | Fixed Rate: 1% for each year remaining in deal (eg. 1% for 1 year or less; 2% for 1 to 2 years)<br>Tracker Rate: 0.50%                                                                              |           |
| Product Fee                                                                                                                 |      | For certain products we charge a fee for booking funds for your mortgage. This is payable at the time you choose the product. Details of the fee payable can be found in your Offer of Loan Letter. |           |
| Changing your mortgage length                                                                                               | £35  | CHAPS payment                                                                                                                                                                                       | £23       |
| Changing your repayment method                                                                                              | £75  | Providing a reference to another lender                                                                                                                                                             | £75       |
| Transferring names on your mortgage                                                                                         | £150 | Agreeing your mortgage with another lender (second charge)                                                                                                                                          | £100      |
| Giving our consent to you letting your property                                                                             | £100 | Property re-inspection after renovation                                                                                                                                                             | £75-£100* |
| Postponement of a second charge                                                                                             | £40  | Unpaid Direct Debit/standing order Fee                                                                                                                                                              | £35       |
| Selling part of your property                                                                                               | £50  | Covering you if don't pay ground rent/service charge.                                                                                                                                               | £50       |
| Porting of Product                                                                                                          | £295 |                                                                                                                                                                                                     |           |

\*will be advised on application

| Other services                 |     |
|--------------------------------|-----|
| Copy statements                | £3  |
| Certificate of credit interest | £10 |
| Banker's Reference             | £10 |
| Cancelling a cheque            | £10 |
| Special cheque clearance       | £15 |

| Domestic payments                             |     |
|-----------------------------------------------|-----|
| Sundry payment cheque                         | £12 |
| CHAPS payments (same day electronic transfer) | £23 |

| International Payments                                                                               |                                                                                 |
|------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------|
| Including sending money within the UK, Channel Islands, Isle of Man or Gibraltar in foreign currency | 0.3% (minimum fee £23, maximum fee £40) plus £10 agents charge where applicable |
| Sending Euro payments within the EEA* from the UK, Channel Islands, Isle of Man or Gibraltar         | No Charge                                                                       |

\* European Economic Area

\*\* this service will no longer be available from 6 January 2020

| Ibanking payments                                                                            |                                                                                              |
|----------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------|
| CHAPS reduced tariff                                                                         | £15 per payment                                                                              |
| International payments                                                                       | £5,000 or less – £15<br>Over £5,000 – 0.3% (max £40) plus £10 agents charge where applicable |
| Sending Euro payments within the EEA* from the UK, Channel Islands, Isle of Man or Gibraltar | No Charge                                                                                    |

| Inward payments from overseas                                                          |                                                                                  |
|----------------------------------------------------------------------------------------|----------------------------------------------------------------------------------|
| Depending on payment instructions these charges may be for the beneficiary or remitter | Up to £100 – no charge<br>Over £100 – £7.50 plus agents charges where applicable |
| Euro payments received from within the EEA*, Channel Islands, Isle of Man or Gibraltar | No Charge                                                                        |

| Foreign Cheques Paid in ** |                                                     |
|----------------------------|-----------------------------------------------------|
| Payment by Negotiation     | Negotiation 0.25% (minimum fee £7, maximum fee £45) |
| Payment by Collection      | Collection 0.25% (minimum fee £20, maximum fee £70) |

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