

Tariffs & Cut-Off Times

Cut-Off Times

	Outbound			Inbound	
	Manual	Online/Mobile			
	Manual	Monday - Friday	Saturday, Sunday and Bank Holidays**	Monday - Friday	Saturday, Sunday and Bank Holidays**
Cash	4.00 p.m.	N/A	N/A	4.00p.m.	N/A
Inter-account transfer	5.00 p.m.	11.30 p.m.	9.00a.m. - 5.00p.m.	N/A	N/A
Credit Card Repayment*	4.00 p.m.	11.30 p.m.	9.00a.m. - 5.00p.m.	4.00 p.m.	4.00 p.m.
Faster Payment	5.00 p.m.	11.30 p.m.	9.00a.m. - 5.00p.m.	11.30p.m.	9.00a.m. - 5.00p.m.
CHAPS	4.30 p.m.	5.00 p.m.	N/A	5.40p.m.	N/A
Salary/supplier bulk payment	N/A	4.00 p.m.	N/A	N/A	N/A
Sending money outside the UK	2.00 p.m.	2.00 p.m.	N/A	4.00p.m.	N/A

*Using the transfers function only

**Bank Holidays in England and Wales

The table above details the cut-off times for making a payment. Payments made after these times will be processed on the following business day. Time constraints and regulatory requirements may, however, affect the date on which the beneficiary receives the funds.

Maintaining the Account

Personal account

For each customer, including sole traders	£50 per month
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Trust, executorship, and charity account

For each trust, executorship, and registered charity	£30 per month
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Business account

For each business	£60 per month
For each low-usage business	£30 per month

Statement Charges

Frequency		
Frequency	Weekly	£100 per annum
	Bi-weekly	£50 per annum
	Monthly	No charge
Duplicate	Weekly	£100 per annum
	Bi-weekly	£50 per annum
	Monthly	£30 per annum
	Quarterly	£15 per annum
	Half-yearly	£15 per annum

Service Charges

Sending money within the UK

		Manual	Online/Mobile
Faster Payment	Personal	£10	No charge
	Trusts, executorships and charities	£10	50p
	Business	£10	50p
Salary and Supplier	per item	£1	50p
CHAPS		£30	£20

Sending money outside the UK

		Manual	Online
SEPA	Personal	£10	No charge
	Trusts, executorships and charities	£10	50p
	Business	£10	50p
Non-SEPA		£30	£20

Sending money outside the UK may incur additional charges. Details of these are available in the Online Banking service or from your relationship manager.

Cheque clearing

Cheque sent for negotiation	
Up to £99.99	£7.50
£100 to £4,999.99	£20
£5,000 and above	£40
Cheque sent for collection	
Up to £4,999.99	£20
£5,000 and above	£40

Visa

Cash withdrawal in foreign currency outside the UK, cash withdrawal in foreign currency within the UK, or a purchase in a foreign currency on your Visa card

2.5%
(‘non-GBP fee’ charge shown on your account statements)

Refusing an item due to lack of funds

Returning item unpaid

£50
(discretionary)

Safe Keeping

Large box	£65 per quarter + VAT
Medium box	£25 per quarter + VAT
Small box/sealed envelope	£20 per quarter + VAT
Bundle of documents	£15 per quarter + VAT
Will	No charge

The full charge will be applied even if the item is only held for part of any given quarter.

Inspection

Inspection	No charge
Inspection - bank staff in attendance	£60 per half hour

Other Services

Business account – cheque charge

Full narrative cheque	£1.50
Cheque number only	£1

Audit certification fee (excluding VAT)

£50

Further charges may be payable for other specific services.

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