

# Tariffs & Cut-Off Times

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## Cut-Off Times

	Outbound			Inbound	
	Monday - Friday	Monday - Friday	Saturday, Sunday and Bank Holidays**	Monday - Friday	Saturday, Sunday and Bank Holidays**
	Manual	Online/Mobile			
Cash	4.00 p.m.	N/A	N/A	4.00 p.m.	N/A
Inter-account transfer	5.00 p.m.	11.30 p.m.	9.00 a.m. - 5.00 p.m.	N/A	N/A
Credit card repayment*	4.00 p.m.	11.30p.m.	9.00 a.m. - 5.00 p.m.	4.00 p.m.	4.00 p.m.
Faster Payments	5.00 p.m.	11.30 p.m.	9.00 a.m. - 5.00 p.m.	11.30 p.m.	9.00 a.m. - 5.00 p.m.
CHAPS	4.30 p.m.	5.00 p.m.	N/A	5.40 p.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	4.00 p.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 accounts

For each customer	£65 per month
Under 30 years of age	No charge

### Trust, executor, and charity accounts

For each trust, executorship, and registered charity	£50 per month
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### Business accounts

For each business	£80 per month
For each low business	£40 per month

## Overdrafts

Arranged overdraft	Annual commitment fee and debit interest	Individually negotiated
Unarranged overdraft	Debit interest	Managed Overdraft Rate ("MOR") of 1.5% per month, equivalent to an annual percentage rate (APR) of 19.6%

## Statement Charges

Statements	Weekly	£100 per annum
	Bi-weekly	£50 per annum
	Monthly	No charge
Duplicate statements	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 Payments	£10	No charge
Salary and Supplier	Service not available	No charge
CHAPS	£30	£20

### Sending money outside the UK

	Manual	Online
SEPA	£10	No charge
Non-SEPA	£30	£20

Sending money outside the UK may incur additional charges. Details of these are available in Online Banking; they can also be obtained from your relationship manager.

### Cheque clearing

Cheque sent for negotiation	£15
Cheque sent for collection	£15
Unpaid USD cheque	USD 30
Unpaid EUR cheque	EUR 40

### Cards

Cash withdrawal in foreign currency outside the UK, cash withdrawal in foreign currency within the UK, or a payment in a foreign currency on your card(s).	2.5% of the value of the transaction
Cash withdrawal in pounds in the UK	No charge

## 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 held for just part of any given quarter.

### Inspection

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

## Other Services

Audit certification fee (excluding VAT)	£50
Cancelling a cheque	No charge
Refusing a payment due to lack of funds	No charge
Allowing a payment despite lack of funds	No charge

Other charges may be payable for other specific services.



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C. Hoare & Co. is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority with firm reference number 122093.

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