

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	4.00 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.	11.30 p.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, including sole traders	£65 per month
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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

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	Personal accounts	£10	No charge
	Trust, executor and charity accounts	£10	No charge
	Business accounts	£10	No charge
Salary and Supplier	Per item	Service not available	No charge
CHAPS		£30	£20

Sending money outside the UK

		Manual	Online
SEPA	Personal accounts	£10	No charge
	Trust, executor and charity accounts	£10	No charge
	Business accounts	£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

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)

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

Other charges may be payable for other specific services.



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