



Fee Information Document

Name of the account provider: C. Hoare & Co.

Account name: Currency Account

Date: 22nd November 2024

- This document informs you about the fees for using the main services linked to the payment account. It will help you compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account which are not listed here. Full information is available in our tariff on <https://www.hoaresbank.co.uk/access-your-money> by clicking “View our tariffs and cut off times”.
- A glossary of the terms used in this document is available free of charge.

Service	Fee
General account services	
Maintaining the account	Fee not charged
Payments (excluding cards)	
Direct Debit	Service not available
Standing Order	Service not available
Sending money within the UK	Manual £30.00
	Online £20.00
Sending money outside the UK	For personal customers:
	SEPA Manual £10.00
	SEPA Online Fee Not Charged
	For businesses and trusts:
	SEPA Manual £10.00
	SEPA Online £0.50
Non SEPA	Manual £30.00
	Online £20.00

Receiving money from outside the UK	<p>Sending money outside the UK may incur an additional charge from the relevant correspondent bank. Details of these charges can be accessed in online banking or by contacting your relationship manager.</p> <p>Inward currency conversion</p> <p>Fee not charged</p>
Cards and cash	
Cash withdrawal in foreign currency (in branch)	Fee not charged
Cash withdrawal in pounds in the UK (Visa card)	2.5% of the value of the transaction
Cash withdrawal in foreign currency outside the UK (Visa card)	2.5% of the value of the transaction This fee is only applied where a currency conversion takes place.
Overdrafts and related services	
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%.
Other services	
Refusing a payment due to lack of funds	Fee not charged
Allowing a payment despite lack of funds	Fee not charged
Cancelling a cheque	Fee not charged