



Fee Information Document

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

Account name: Trust and Executorship, and Registered Charities Current 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 to 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 document 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	Monthly		£30.00
Payments (excluding cards)			
Direct Debit			Fee not charged
Standing Order			Fee not charged
Sending money within the UK	Faster Payments	Manual	£10.00
		Online	£0.50
	CHAPS	Manual	£30.00
		Online	£20.00
	Salary & Suppliers (per item)	Manual	£1.00
		Online	£0.50
SEPA	Manual	£10.00	
	Online	£0.50	
Sending money outside the UK	Non SEPA	Manual	£30.00
		Online	£20.00

	<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>	
Receiving money from outside the UK	Inward currency conversion	Fee not charged
Cards and cash		
Cash withdrawal in pounds in the UK		Fee not charged
Cash withdrawal in foreign currency outside the UK (Visa cards)		2.5% of the value of the transaction This fee will also apply to withdrawals of foreign currency in the UK
Debit card payment in pounds		Fee not charged
Debit card payment in a foreign currency		2.5% of the value of the transaction
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