



Fee Information Document

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

Account name: Business and Low-usage Business Current

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 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	Business monthly £60.00		£60.00	
	Low-usage business monthly		£30.00	
Payments (excluding cards)				
Direct Debit			Fee not charged	
Standing Order			Fee not charged	
Sending money within the UK	Faster Payments	Manual Online	£10.00 £0.50	
	CHAPS	Manual Online	£30.00 £20.00	
	Salary & Suppliers (per item)	Manual Online	£1.00 £0.50	
Sending money outside the UK	SEPA Non SEPA	Manual Online Manual Online	£10.00 £0.50 £30.00 £20.00	

	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.			
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 awals 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
Full narrative cheques	£1.50
Cheque numbers only	£1.00
For each cheque collected	£0.30