



## Fee Information Document

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

**Account name:** Currency Account

**Date:** 25th April 2025

- 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		
<b>General account services</b>			
<b>Maintaining the account</b>	Fee not charged		
<b>Payments (excluding cards)</b>			
<b>Direct Debit</b>	Service not available		
<b>Standing Order</b>	Service not available		
<b>Sending money within the UK</b>	Manual		£30.00
	Online		£20.00
<b>Sending money outside the UK</b>	SEPA	Manual	£10.00
		Online	Fee not charged
	Non SEPA	Manual	£30.00
		Online	£20.00
<b>Receiving money from outside the UK</b>	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.		
	Inward currency conversion	Fee not charged	

<b>Cards and cash</b>	
<b>Cash withdrawal in foreign currency (in branch)</b>	Fee not charged
<b>Cash withdrawal in pounds in the UK (Visa card)</b>	2.5% of the value of the transaction
<b>Cash withdrawal in foreign currency outside the UK (Visa card)</b>	2.5% of the value of the transaction  This fee is only applied where a currency conversion takes place.
<b>Overdrafts and related services</b>	
<b>Arranged overdraft</b>	Annual commitment fee and debit interest      Individually negotiated.
<b>Unarranged overdraft</b>	Debit interest      Managed Overdraft Rate ("MOR") of 1.5% per month, equivalent to an annual percentage rate (APR) of 19.6%.
<b>Other services</b>	
<b>Refusing a payment due to lack of funds</b>	Fee not charged
<b>Allowing a payment despite lack of funds</b>	Fee not charged
<b>Cancelling a cheque</b>	Fee not charged