



## Fee Information Document

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

**Account name:** Business and Low Business Current

**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 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		
<b>General account services</b>			
<b>Maintaining the account</b>	Business monthly		£80.00
	Low business monthly		£40.00
<b>Payments (excluding cards)</b>			
<b>Direct Debit</b>			Fee not charged
<b>Standing Order</b>			Fee not charged
<b>Sending money within the UK</b>	Faster Payments	Manual	£10.00
		Online	Fee not charged
	CHAPS	Manual	£30.00
		Online	£20.00
	Salary & Suppliers (per item)	Manual	Service not available
		Online	Fee not charged
<b>Sending money outside the UK</b>	SEPA	Manual	£10.00
		Online	Fee not charged
	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>	
<b>Receiving money from outside the UK</b>	Inward currency conversion	Fee not charged
<b>Cards and cash</b>		
<b>Cash withdrawal in pounds in the UK</b>		Fee not charged
<b>Cash withdrawal in foreign currency outside the UK (Visa cards)</b>		2.5% of the value of the transaction
		This fee will also apply to withdrawals of foreign currency in the UK
<b>Debit card payment in pounds</b>		Fee not charged
<b>Debit card payment in a foreign currency</b>		2.5% of the value of the transaction
<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