



Fee Information Document

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

Account name: Personal Current 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		
General account services			
Maintaining the account	Monthly for each customer		£65.00
	Under 30 years of age		Fee not charged
Payments (excluding cards)			
Direct Debit			Fee not charged
Standing Order			Fee not charged
Sending money within the UK	Faster Payments	Manual	£10.00
		Online	Fee not charged
		Mobile	Fee not charged
	CHAPS	Manual	£30.00
		Online	£20.00
	Salary & Suppliers (per item)	Manual	Service not available
Online		Fee not charged	
Sending money outside the UK	SEPA	Manual	£10.00
		Online	Fee not charged
	Non-SEPA	Manual	£30.00
		Online	£20.00

<p>Receiving money from outside the UK</p>	<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 Fee not charged</p>	
<p>Cards and cash</p>		
<p>Cash withdrawal in pounds in the UK</p> <p>Cash withdrawal in foreign currency outside the UK (Visa cards)</p> <p>Debit card payment in pounds</p> <p>Debit card payment in a foreign currency</p>	<p>Fee not charged</p> <p>2.5% of the value of the transaction</p> <p>This fee will also apply to withdrawals of foreign currency in the UK</p> <p>Fee not charged</p> <p>2.5% of the value of the transaction</p>	
<p>Overdrafts and related services</p>		
<p>Arranged overdraft</p> <p>Unarranged overdraft</p>	<p>Annual commitment fee and debit interest Individually negotiated.</p> <p>Debit interest Managed Overdraft Rate ("MOR") of 1.5% per month, equivalent to an annual percentage rate (APR) of 19.6%.</p>	
<p>Other services</p>		
<p>Refusing a payment due to lack of funds</p> <p>Allowing a payment despite lack of funds</p> <p>Cancelling a cheque</p>	<p>Fee not charged</p> <p>Fee not charged</p> <p>Fee not charged</p>	