



## Fee Information Document

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

**Account name:** Currency Account

**Date:** 1st April 2021

- 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>	<p>The following will be calculated on a daily basis and charged half yearly in arrears</p> <p>Charge for a cleared credit balance:</p> <table> <tr> <td>Euros</td> <td>1%</td> </tr> <tr> <td>Swiss Francs</td> <td>2%</td> </tr> <tr> <td>Danish Krone</td> <td>2%</td> </tr> </table>	Euros	1%	Swiss Francs	2%	Danish Krone	2%												
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<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>	<table> <tr> <td>Manual</td> <td>£30.00</td> </tr> <tr> <td>Online</td> <td>£20.00</td> </tr> </table>	Manual	£30.00	Online	£20.00														
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<b>Sending money outside the UK</b>	<p>For personal customers:</p> <table> <tr> <td>SEPA</td> <td>Manual</td> <td>£10.00</td> </tr> <tr> <td></td> <td>Online</td> <td>Fee Not Charged</td> </tr> </table> <p>For businesses and trusts:</p> <table> <tr> <td>SEPA</td> <td>Manual</td> <td>£10.00</td> </tr> <tr> <td></td> <td>Online</td> <td>£0.50</td> </tr> </table> <p>Non SEPA</p> <table> <tr> <td></td> <td>Manual</td> <td>£30.00</td> </tr> <tr> <td></td> <td>Online</td> <td>£20.00</td> </tr> </table>	SEPA	Manual	£10.00		Online	Fee Not Charged	SEPA	Manual	£10.00		Online	£0.50		Manual	£30.00		Online	£20.00
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	Sending money outside the UK may incur an additional charge from the relevant correspondent bank. Details of these charges are available in the Online Banking service or by contacting your relationship manager.	
<b>Receiving money from outside the UK</b>	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	Arranged overdrafts may be available on request
<b>Unarranged overdraft</b>		Fee not charged
<b>Other services</b>		
<b>Refusing a payment due to lack of funds</b>		£50.00
<b>Allowing a payment despite lack of funds</b>		Fee not charged
<b>Cancelling a cheque</b>		Fee not charged