

# Tariffs & Cut-Off Times

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## Cut-Off Times

	Outbound			Inbound	
	Monday - Friday	Monday - Friday	Saturday, Sunday and Bank Holidays**	Monday - Friday	Saturday, Sunday and Bank Holidays**
	Manual	Online/Mobile			
Cash	4.00 p.m.	N/A	N/A	4.00 p.m.	N/A
Inter-account transfer	5.00 p.m.	11.30 p.m.	9.00 a.m. - 5.00 p.m.	N/A	N/A
Credit card repayment*	4.00 p.m.	11.30p.m.	9.00 a.m. - 5.00 p.m.	4.00 p.m.	4.00 p.m.
Faster Payments	5.00 p.m.	11.30 p.m.	9.00 a.m. - 5.00 p.m.	11.30 p.m.	9.00 a.m. - 5.00 p.m.
CHAPS	4.30 p.m.	5.00 p.m.	N/A	5.40 p.m.	N/A
Salary/supplier bulk payment	N/A	4.00 p.m.	N/A	N/A	N/A
Sending money outside the UK	2.00 p.m.	2.00 p.m.	N/A	4.00 p.m.	N/A

\*Using the transfers function only

\*\*Bank Holidays in England and Wales

Payments are made subject to the banks cut-off times. Salary and supplier payments are required at least one Business Day in advance of the payment due date.

Time constraints and regulatory requirements may affect the date on which the beneficiary receives the funds. Instructions for payments that are of significant value, or that depart significantly from the normal operation of your account, will be processed after we have completed investigations necessary for your protection and for compliance with regulation.

## Maintaining the Account

### Personal accounts

For each customer	£65 per month
Under 30 years of age	No charge

### Trust, executor, and charity accounts

For each trust, executorship, and registered charity	£50 per month
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### Business accounts

For each business	£80 per month
For each low business	£40 per month

## Overdrafts

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%

## Statement Charges

Statements	Weekly	£100 per annum
	Bi-weekly	£50 per annum
	Monthly	No charge
Duplicate statements	Weekly	£100 per annum
	Bi-weekly	£50 per annum
	Monthly	£30 per annum
	Quarterly	£15 per annum
	Half-yearly	£15 per annum
Ad hoc copy statements	Bank statement	£10 per statement request

## Service Charges

### Sending money within the UK

	Manual	Online/Mobile
Faster Payments	£10	No charge
Salary and Supplier	Service not available	No charge
CHAPS	£30	£20

### Sending money outside the UK

	Manual	Online
SEPA	£10	No charge
Non-SEPA	£30	£20

Sending money outside the UK may incur additional charges. Details of these are available in online banking; they can also be obtained from your relationship manager.

### Cheque clearing

Cheque sent for negotiation	£15
Cheque sent for collection	£15
Unpaid USD cheque	USD 30
Unpaid EUR cheque	EUR 40

### Cards

Cash withdrawal in foreign currency outside the UK, cash withdrawal in foreign currency within the UK, or a payment in a foreign currency on your card(s).	No charge
Cash withdrawal in pounds in the UK	No charge

## Safekeeping

Large box	£110 per quarter + VAT
Medium box	£75 per quarter + VAT
Small box/sealed envelope	£55 per quarter + VAT
Bundle of documents	£20 per quarter + VAT
Will	£20 per quarter + VAT

The full charge will be applied even if the item is held for just part of any given quarter.

### Inspection

Inspection	No charge
Inspection - bank staff in attendance	£60 per half hour

## Other Services

Audit certification fee (excluding vat)	£50
Cancelling a cheque	No charge
Refusing a payment due to lack of funds	No charge
Allowing a payment despite lack of funds	No charge

Other charges may be payable for other specific services.



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C. Hoare & Co. is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority with firm reference number 122093.

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