



Fee Information Document

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

Account name: Personal Current Account

Date: 22nd November 2024

- 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 | | £50.00 |
| | 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 | £1.00 |
| Online | | £0.50 | |
| Sending money outside the UK | SEPA | Manual | £10.00 |
| | | Online | Fee not charged |
| | Non-SEPA | Manual | £30.00 |
| | | Online | £20.00 |

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| <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> |