

# Tariffs & Cut-Off Times

## Cut-Off Times

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

\*Using the transfers function only

\*\*Bank Holidays in England and Wales

The table above details the cut-off times for making a payment. Payments after these times will be processed on the following business day. Various time constraints and regulatory requirements may, however, affect the date the beneficiary receives the funds.

## Maintaining the Account

### Personal account

|  |               |
|--|---------------|
| For each customer including sole traders | £50 per month |
|--|---------------|

### Trust, executorship, and charity account

|  |               |
|--|---------------|
| For each trust, executorship, and registered charities | £30 per month |
|--|---------------|

### Business account

|                             |               |
|-----------------------------|---------------|
| For each business           | £60 per month |
| For each low usage business | £30 per month |

## Statement Charges

| Frequency |             |                |
|-----------|-------------|----------------|
| Frequency | Weekly      | £100 per annum |
|           | Bi-weekly   | £50 per annum  |
|           | Monthly     | No charge      |
| Duplicate | Weekly      | £100 per annum |
|           | Bi-weekly   | £50 per annum  |
|           | Monthly     | £30 per annum  |
|           | Quarterly   | £15 per annum  |
|           | Half-yearly | £15 per annum  |

## Service Charges

### Sending money within the UK

|                     |                                     | Manual | Online/Mobile |
|---------------------|-------------------------------------|--------|---------------|
| Faster Payment      | Personal                            | £10    | No charge     |
|                     | Trusts, executorships and charities | £10    | 50p           |
|                     | Business                            | £10    | 50p           |
| Salary and Supplier | per item                            | £1     | 50p           |
| CHAPS               |                                     | £30    | £20           |

## Sending money outside the UK

|          |                                     | Manual | Online    |
|----------|-------------------------------------|--------|-----------|
| SEPA     | Personal                            | £10    | No charge |
|          | Trusts, executorships and charities | £10    | 50p       |
|          | Business                            | £10    | 50p       |
| Non SEPA |                                     | £30    | £20       |

Sending money outside the UK may incur additional charges. Details of these are available on the Online Banking service or by contacting your relationship manager.

### Cheque clearing

| Cheque sent for negotiation |       |
|-----------------------------|-------|
| Up to £99.99                | £7.50 |
| £100 to £4,999.99           | £20   |
| £5,000 and above            | £40   |
| Cheque sent for collection  |       |
| Up to £4,999.99             | £20   |
| £5,000 and above            | £40   |

### Visa

Cash withdrawal in foreign currency outside the UK, cash withdrawal in foreign currency within the UK, or a purchase in a foreign currency on your Visa card.

**2.5%**  
(‘non-GBP fee’ charge shown on your account statements)

### Refusing an item due to lack of funds

Returning item unpaid

**£50**  
(discretionary)

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## Tax Services

|               |                     |
|---------------|---------------------|
| Compliance    | £170 per hour + VAT |
| Advisory work | £325 per hour + VAT |

A minimum annual charge of £750 applies.

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## Safe Keeping

|                           |                          |
|---------------------------|--------------------------|
| Large box                 | £30 per quarter + VAT    |
| Medium box                | £15 per quarter + VAT    |
| Small box/sealed envelope | £11.25 per quarter + VAT |
| Bundle of documents       | £7.50 per quarter + VAT  |
| Will                      | No charge                |

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

### Inspection

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

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## Other Services

### Business account – cheque charge

|                       |       |
|-----------------------|-------|
| Full narrative cheque | £1.50 |
| Cheque number only    | £1    |

Audit certification fee (excluding VAT)

**£50**

Further charges may be payable for other specific services.

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