



Fee Information Document

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

Account name: Currency Account

Date: 1st November 2018

- This document informs you about the fees for using the main services linked to the payment account. It will help you to 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	<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%
Euros	1%						
Swiss Francs	2%						
Danish Krone	2%						
Payments (excluding cards)							
Sending money within the UK	Manual £30.00						
	Online £20.00						
	Investigation £40.00						
Sending money outside the UK	SEPA Manual £20.00						
	SEPA Online £12.50						
	Non SEPA Manual £30.00						
	Non SEPA Online £20.00						

Receiving money from outside the UK	Currency Draft	£20.00	These fees will be charged in the currency that the payment was made in.
	Investigation	£40.00	
	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.		
	Inward currency conversion	£15.00	This fee will be charged in the currency that the payment was made in.
Cards and cash			
Cash withdrawal in foreign currency (in branch)		2.0%	
Cash withdrawal in pounds in the UK (Visa card)		2.5%	of the value of the transaction
Cash withdrawal in foreign currency outside the UK (Visa card)		2.5%	of the value of the transaction
			This fee is only applied where a currency conversion takes place.
Overdrafts and related services			
Arranged overdraft	Annual commitment fee		Arranged overdrafts may be available on request
Unarranged overdraft			Fee not charged
Other services			
Refusing a payment due to lack of funds		£50.00	
Allowing a payment despite lack of funds			Fee not charged
Cancelling a cheque			Fee not charged