



## Fee Information Document

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

**Account name:** Personal Current 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															
<b>General account services</b>																
<b>Maintaining the account</b>	<p>Monthly for each current account £60.00</p> <p>For each entry:</p> <table> <tr> <td>Online</td> <td>£0.10</td> </tr> <tr> <td>Mobile</td> <td>£0.10</td> </tr> <tr> <td>Automated</td> <td>£0.10</td> </tr> <tr> <td>Manual</td> <td>£0.40</td> </tr> </table> <p>The above charges apply to an entire month unless an average cleared credit balance of £25,000 is maintained on an account at all times; £12,500 for each subsidiary account within a set-off.</p>	Online	£0.10	Mobile	£0.10	Automated	£0.10	Manual	£0.40							
Online	£0.10															
Mobile	£0.10															
Automated	£0.10															
Manual	£0.40															
<b>Payments (excluding cards)</b>																
<b>Direct Debit</b>	Fee not charged															
<b>Standing Order</b>	Fee not charged															
<b>Sending money within the UK</b>	<table> <tr> <td>Faster Payments</td> <td>Manual</td> <td>£10.00</td> </tr> <tr> <td></td> <td>Online</td> <td>Fee not charged</td> </tr> <tr> <td></td> <td>Mobile</td> <td>Fee not charged</td> </tr> <tr> <td>CHAPS</td> <td>Manual</td> <td>£30.00</td> </tr> <tr> <td></td> <td>Online</td> <td>£20.00</td> </tr> </table>	Faster Payments	Manual	£10.00		Online	Fee not charged		Mobile	Fee not charged	CHAPS	Manual	£30.00		Online	£20.00
Faster Payments	Manual	£10.00														
	Online	Fee not charged														
	Mobile	Fee not charged														
CHAPS	Manual	£30.00														
	Online	£20.00														

<b>Sending money outside the UK</b>	Salary & Suppliers (per item)	Manual Online	£1.00 £0.50
	Sterling Draft		£25.00
	Investigation		£40.00
	SEPA	Manual Online	£20.00 £12.50
	Non SEPA	Manual Online	£30.00 £20.00
	Currency Draft		£20.00
	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.		
<b>Receiving money from outside the UK</b>	Inward currency conversion		£15.00
<b>Cards and cash</b>			
<b>Cash withdrawal in pounds in the UK</b>			Fee not charged
<b>Cash withdrawal in foreign currency outside the UK (Visa cards)</b>			2.5% of the value of the transaction
			This fee will also apply to withdrawals of foreign currency in the UK
<b>Debit card payment in pounds</b>			Fee not charged
<b>Debit card payment in a foreign currency</b>			2.5% of the value of the transaction
<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