



Fee Information Document

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

Account name: Young Person 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																														
General account services																															
Maintaining the account	<p>Monthly for each current account:</p> <table> <tr> <td>25 years and under</td> <td>Fee not charged</td> </tr> <tr> <td>26 years of age</td> <td>£15.00</td> </tr> <tr> <td>27 years old</td> <td>£30.00</td> </tr> <tr> <td>28 years old</td> <td>£45.00</td> </tr> <tr> <td>29 years and over</td> <td>£60.00</td> </tr> </table> <p>For Online, Mobile and Automated entries:</p> <table> <tr> <td>25 years and under</td> <td>Fee not charged</td> </tr> <tr> <td>26 years old</td> <td>£0.02</td> </tr> <tr> <td>27 years old</td> <td>£0.05</td> </tr> <tr> <td>28 years old</td> <td>£0.07</td> </tr> <tr> <td>29 years and over</td> <td>£0.10</td> </tr> </table> <p>For Manual entries:</p> <table> <tr> <td>25 years and under</td> <td>Fee not charged</td> </tr> <tr> <td>26 years old</td> <td>£0.10</td> </tr> <tr> <td>27 years old</td> <td>£0.20</td> </tr> <tr> <td>28 years old</td> <td>£0.30</td> </tr> <tr> <td>29 years and over</td> <td>£0.40</td> </tr> </table>	25 years and under	Fee not charged	26 years of age	£15.00	27 years old	£30.00	28 years old	£45.00	29 years and over	£60.00	25 years and under	Fee not charged	26 years old	£0.02	27 years old	£0.05	28 years old	£0.07	29 years and over	£0.10	25 years and under	Fee not charged	26 years old	£0.10	27 years old	£0.20	28 years old	£0.30	29 years and over	£0.40
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	<p>The charges apply to an entire month unless the following average cleared credit balances are maintained at all times:</p> <p>26 years old £6,250 27 years old £12,500 28 years old £18,750 29 years and over £25,000</p> <p>For each subsidiary account within a set-off the charges apply unless the following average cleared credit balances are maintained at all times:</p> <p>26 years old £3,125 27 years old £6,250 28 years old £9,375 29 years and over £12,500</p>
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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	
	Sterling Draft	£25.00	
	Sending money outside the UK	SEPA	Manual £20.00 Online £12.50
		Non SEPA	Manual £30.00 Online £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.		
Receiving money from outside the UK	Inward currency conversion	£15.00	

Cards and cash	
Cash withdrawal in pounds in the UK	Fee not charged
Cash withdrawal in foreign currency outside the UK (Visa cards)	2.5% of the value of the transaction This fee will also apply to withdrawals of foreign currency in the UK
Debit card payment in pounds	Fee not charged
Debit card payment in a foreign currency	2.5% of the value of the transaction
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