

# Tariffs & Cut-Off Times

## Cut-off times

Times	Outbound		Inbound
	Manual	Online/Mobile	
Cash	4.00p.m.	N/A	4.00p.m.
Inter account transfers	5.00p.m.	11.30p.m.	N/A
Credit card repayments	N/A	N/A	4.00p.m.
Faster Payments	5.00p.m.	11.30p.m.	11.30p.m.
CHAPS	4.30p.m.	5.00p.m.	5.40p.m.
Salary/supplier bulk payments	N/A	4.00p.m.	N/A
Sending money outside the UK	2.00p.m.	2.00p.m.	4.00p.m.

The table above details the times after which payments will normally be processed on the following working day. Various time constraints and regulatory system requirements may, however, affect the date on which the beneficiary receives the funds.

## Maintaining the account

### General bank charges - personal accounts

For each current account	£60 per month
For each entry	Online/mobile/automated 10p, manual 40p

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.

### General bank charges - personal trust & executor accounts

For each current account	£35 per month
For each entry	Online/mobile/automated 10p, manual 40p

The above charges apply to an entire month unless an average cleared credit balance of £12,500 is maintained on an account at all times; £6,250 for each subsidiary account within a set-off.

### General bank charges - business accounts

For each current account	£60 per month
For Online/automated entries	10p
For full narrative cheques	£1.50
For all other entries	£1
For each cheque collected	30p

## Statement charges

<b>Frequency</b>	Daily	£500 per annum
	Weekly	£100 per annum
	Bi-weekly	£50 per annum
	Monthly	No charge
<b>Duplicates</b>	Daily	£500 per annum
	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 Payments	Personal	£10	No charge
	Trusts	£10	50p
	Business	£10	50p
Salary and Suppliers	per item	£1	50p
CHAPS		£30	£20
Sterling draft		£25	N/A

## Sending money outside the UK

	Manual	Online/Mobile
SEPA	£20	£12.50
Non SEPA	£30	£20
Currency draft	£20	
<b>Cheque clearing</b>		
<b>Cheques sent for negotiation</b>		
Up to £99.99	£7.50	
£100 to £4,999.99	£20	
£5,000 and above	£40	
<b>Cheques sent for collection</b>		
Up to £4,999.99	£20	
£5,000 and above	£40	

## Receiving money from outside the UK

Inward currency conversion **£15**

## Currency accounts

Cash withdrawal **2%**  
(min. £10)

## Visa – international handling charge

Cash withdrawal in foreign currency outside the UK, cash withdrawal in foreign currency within the UK or a purchase in a foreign currency **2.5%**  
(‘non-GBP fee’ charge shown on your account statements)

## Visa/Online

Replacement card/token **£30**  
(discretionary)

## Refusing an item due to lack of funds

Returning item unpaid **£50**  
(discretionary)

## Investigation

Fee **£40**

## Safe keeping

### Storage Fees

Large box	£30 per quarter + VAT	£120 per annum + VAT
Medium box	£15 per quarter + VAT	£60 per annum + VAT
Small box/sealed envelopes	£11.25 per quarter + VAT	£45 per annum + VAT
Bundle of documents	£7.50 per quarter + VAT	£30 per annum + VAT
Wills	No charge	No charge

All charges are subject to VAT and payable quarterly. The full quarter’s charge will be levied even if the item is only held for part thereof.

### Access & Inspection

Withdrawal or Inspection	No charge
Inspection - Bank staff in attendance	£60 per half hour

Access and Inspection charges will be levied on the date of occurrence.

Our charges will be deducted from your account.

We also buy foreign currency and travellers cheques. Please contact the bank for further details.

Further charges may be payable for specific services.

Charges are reviewed from time to time and any changes will be notified to you in advance in writing.

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