

Please keep for future reference

## Banking Tariff

This tariff applies to all Cater Allen Accounts.

### Deposits

Inland Sterling Deposits – e.g. electronic receipts, UK cheque deposits	We don't levy any charge for receiving these payments. However, if you make your deposit using another financial institution's counter facilities, then they may deduct charges from your deposit before it reaches Cater Allen. When you use another financial institution for in-bound deposits and transfers, they should tell you in advance of any fees that they will charge for their services that will be applied to your deposit before it reaches your account with us.
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### In-bound electronic deposits (excluding inland sterling deposits)

In some cases the sender of the payment may choose to pay all of the associated costs, in which case you will not be charged a fee. Alternatively, the sender can choose for the costs associated with sending the payment to be shared, in which case you will be charged the appropriate cost from the fees shown below. Please note that for Payments made between two countries in the EEA, the only charging option available is shared.

Your Account currency	Currency of in-bound electronic payment	Payment from	Fee
Sterling	Sterling	Outside UK	£7
Sterling	Any other currencies* (not sterling)	Any country	£7
Euro	Any currency*	Any country	€8
US Dollar	Any currency*	Any country	US \$11

\* Please contact our Client Services Centre on 0800 092 3300 to find out which currencies we can accept. You can also find this listing on our website.

### Foreign cheque deposits

This service is only available for foreign cheques of sterling equivalent value of £50 and over.

	Cheque value	Fee
Collection of foreign cheques	Under £100	£5 <sup>1</sup>
	£100 and over	0.25% of cheque value (minimum £15 maximum £65 <sup>1</sup> )
Negotiation of foreign cheques	£7.50, €8.50 or US\$12 (depending on the currency of the account into which the cheque is being deposited)	

### Withdrawals

	Fee
Inland sterling withdrawals e.g. electronic payments, cheque withdrawals	No charge <sup>2</sup>
CHAPS – same day sterling transfer to all other banks within the UK	£25, €29, US\$40 (depending on the currency of the account from which the funds are being sent)
Foreign currency Drafts – issued by us	All currencies – £15 plus post charge if applicable
SWIFT payment (in euro)	£15, €17, US\$24 (depending on the currency of the account from which the funds are being sent) <sup>1</sup>
SWIFT payment (non euro)	£25, €29, US\$40 (depending on the currency of the account from which the funds are being sent) <sup>1</sup>
Sterling and currency bank Drafts	£15 – plus post charge if applicable
Currency cheques – drawn by you	All currencies – £25 <sup>1</sup>

<sup>1</sup> Plus agents' or correspondents' charges, if applicable.

<sup>2</sup> Transaction charges may be incurred where the number of qualifying transactions exceeds the maximum available as described in your Account Fact Sheet.

**Withdrawals (continued)**

	Fee
Cash Machine withdrawals within the UK	Free if you are using your Visa Debit Card in a cash machine with a Visa logo. However, there are certain cash machine owners who make charges for using their cash machines. If you use one of these cash machines, then normally you should be informed on screen of the charge before you commit to the withdrawal. These charges will be debited from your account as part of your withdrawal.

When you pay for goods or services, or withdraw cash using your card in a currency other than your account currency (e.g. you have a sterling account and a transaction in any other currency OR you have a euro account and a transaction in any other currency OR you have a US dollar account and a transaction in any other currency), then commission charges will be applied for all of these transactions. Commission charges are calculated and applied as part of the Foreign Exchange Rate that Visa apply to the transaction when they convert it to your account currency. Please see below for details of these rates:

Region where card is used	£ Sterling Card	Euro Card	US Dollar Card
Within Europe* inc. Israel	1.75%	1.75%	1.75%
Outside of Europe	2.00%	2.75%	2.75%

\* Full listing of countries available on request.

**Transaction charges**

	Fee
If a cheque, Standing Order, Direct Debit or any other payment is not met due to insufficient funds in the account or due to an insufficient arranged overdraft	£30
Stopped cheques	£6
Transaction charge where the number of qualifying transactions exceeds the maximum available as described in the Product Specific Conditions	75p per item <sup>3</sup>

**Other ancillary charges**

	Fee
Duplicate Client Account Reports – per report requested	£5
Audit report	£15 + VAT
Status enquiries/Banker's references	£10 + VAT
Copy of cheque/deposit slip	£2 each

<sup>3</sup> Chargeable items are day-to-day transactions. Please see your Account Fact Sheet for details of day-to-day transactions.

## Overdraft charges

Overdrafts are not available to persons under 18 years of age. Any overdraft facility is subject to status. Guarantees and indemnities may be required. We can also require you to repay your arranged overdraft at any time in line with our Terms and Conditions. As long as you have not exceeded your arranged overdraft limit, we will give you 28 days' notice. We adhere to The Standards of Lending Practice which are monitored and enforced by the Lending Standards Board (LSB): [www.lendingstandardsboard.org.uk](http://www.lendingstandardsboard.org.uk)

	Fee/Rate	Fee/Rate
	All accounts except for Private Bank Account	Private Bank Account only
Weekly temporary overdraft facility fee Temporary overdrafts are only available for a period of up to 8 weeks	£500 and under: free £500+: £5 per week	£2,000 and under: free £2,000+: £5 per week
Annual arranged overdraft arrangement fee	£500 and under: free £500+: 1% of the agreed arranged overdraft limit (minimum £25)	£2,000 and under: free £2,000+: 1% of the agreed arranged overdraft limit (minimum £25)
Monthly overdraft usage fee (arranged and unarranged)	£5 per month	
Unarranged overdraft interest rate	25% EAR per annum*	
Arranged overdraft interest rate	Bank of England Base Rate + 5.00%	

\* EAR stands for Effective Annual Rate and represents the yearly cost of an overdraft which takes account of how often we charge interest to the account, and does not include any other fees or charges.

Charges on currency accounts will be levied as currency equivalent of the above, unless specifically shown in a currency amount.

Cater Allen is able to provide literature in alternative formats. The formats available are: Large Print, Braille and Audio CD. If you would like to register to receive correspondence in an alternative format please contact us on 0800 092 3300. For the hard of hearing and/or speech impaired please use the Text Relay service. Further details can be found at [ngts.org.uk](http://ngts.org.uk)

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