

Please keep for future reference

Banking Tariff

This tariff applies to all Cater Allen Accounts.

Paying money in

Receiving money in pounds from within the UK - e.g. electronically, UK cheques	We don't charge for receiving these payments. However, if you make your payment using another financial institution's counter facilities, then they may deduct charges from your payment before it reaches Cater Allen. When you use another financial institution to make payments into your Account, they should tell you in advance of any fees that they will charge for their services that will be applied to your payment before it reaches your Account with us.
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Receiving money from outside the UK, or from within the UK but in a currency other than pounds

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 received from an EEA country, the only charging option available is shared.

Your Account currency	Currency of money received electronically	Payment received from	Fee
Pounds	Pounds	Outside UK	£7
Pounds	Any other currencies* (not in pounds)	Any country	£7
Euro	Any currency*	Any country	No charge
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 currency cheques

This service is only available for foreign currency cheques with an equivalent value of £100 and over.

	Cheque value	Fee
Negotiation of foreign cheques	£7.50, €8.50 or US\$12 (depending on the currency of the account into which the cheque is being paid)	

Making withdrawals and payments

	Fee
<ul style="list-style-type: none"> ◦ Cash withdrawals in pounds in the UK ◦ Sending money within the UK (other than by CHAPS) ◦ Making payments by cheque 	No charge ²
Sending money within the UK by CHAPS - same day payment in pounds to banks in the UK	£25, €29, US\$40 (depending on the currency of the account from which the money is being sent)
Sending money outside the UK by SWIFT payment (in euros)	No charge ²
Sending money outside the UK by SWIFT payment (non-euro)	£25, €29, US\$40 (depending on the currency of the account from which the money is being sent) ¹
Bank Drafts in pounds and foreign currency	£15 – plus post charge if applicable
Foreign currency cheques - drawn by you	All currencies – £25 ¹

¹ Plus agents' or correspondents' charges, if applicable.

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

Making withdrawals and payments (continued)

	Fee
Cash Machine withdrawals in pounds in 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 cash withdrawal. These charges will be debited from your Account as part of your cash withdrawal.

There is no charge for cash withdrawals in foreign currency outside the UK but commission will be charged as follows.

When you pay for goods or services, or withdraw cash using your Debit Card in a currency other than your account currency (e.g. if you have an account denominated in pounds and a transaction in any other currency OR if you have an account denominated in euros and a transaction in any other currency OR if you have an account denominated in US dollars 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 Debit Card is used	Account in pounds	Account in euros	Account in US dollars
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
Cancelling a cheque	£6
Transaction charge where the number of qualifying transactions exceeds the maximum available as described in the Product Specific Conditions	75p per item ³

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

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

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

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

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