



**Name of the account provider: Cater Allen Private Bank**

**Account name: Investment Account**

**Date: Effective from 1 September 2021**

- 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 Banking Tariff and Account Fact Sheet.
- A glossary of the terms used in this document is available free of charge.

Service	Fee
<b>General account services</b>	
Maintaining the account	Fee not charged
<b>Payments (excluding cards)</b>	
Direct Debit	Fee not charged
Standing order	Fee not charged
<b>Sending money within the UK</b>	
Faster payment (pounds)	Fee not charged
CHAPS (same day payment if sent before 4pm)	£25
Bank Draft in pounds and foreign currency	Fee not charged
Cheque payment (pounds)	Fee not charged
<b>Sending money outside the UK</b>	
SWIFT payment (non-euro)	£25
SWIFT payment (euro)	Fee not charged
Bank draft in pounds and foreign currency	Fee not charged
Foreign currency cheques - drawn by you	Fee not charged
<b>Receiving money from outside the UK</b>	
In bound electronic payment	
Pounds	£7
Other currency	£7
Negotiation of foreign cheques	£7.50

<b>Cards and Cash</b>		
<b>Cash withdrawal in pounds in the UK</b>		<b>Fee not charged</b>
<b>Cash withdrawal in foreign currency</b>		
Within Europe (including Israel)	<b>% of total transaction value</b>	<b>1.75%*</b>
Outside Europe	<b>% of total transaction value</b>	<b>2.00%*</b>
<b>Debit card payment in pounds</b>		<b>Fee not charged</b>
<b>Debit card payment in a foreign currency</b>		
Within Europe (including Israel)	<b>% of total transaction value</b>	<b>1.75%*</b>
Outside Europe	<b>% of total transaction value</b>	<b>2.00%*</b>
<b>Overdrafts and related services</b>		
<b>Arranged overdraft</b>		<b>Service not available</b>
<b>Unarranged overdraft</b>		<b>Service not available</b>
<b>Allowing a payment despite lack of funds</b>		<b>Service not available</b>
<b>Refusing a payment due to lack of funds</b>		<b>Fee not charged</b>
<b>Other services</b>		
<b>Cancelling a cheque</b>		<b>£6</b>
<b>Transaction charge where the number of qualifying transactions exceeds the maximum available as described in the Product Fact Sheet</b>		<b>75p per item<sup>1</sup></b>

\*Commission charges are calculated and applied as part of the Foreign Exchange Rate.

<sup>1</sup>Chargeable items are day-to-day transactions. Please see your Account Fact Sheet for details of day-to-day transactions.