

Please keep for future reference



## Banking tariff

This tariff applies to all Cater Allen accounts. Fees are charged at the time of the payment, unless it says differently.

### Paying money in

Receiving money in pounds from within the UK for example, faster payments.	We don't charge for receiving these payments. But, other banks might do. They should tell you in advance of any fees they'll charge. These are applied to your payment before it reaches your account.
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### Receiving money from outside the UK, or from within the UK but in a currency other than pounds

The sender of the payment may choose to pay the fees, in which case you won't be charged. Or the sender can choose to share the fees, in which case you'll be charged as below. For payments received from an EEA country, the only option is shared.

Your account currency	Currency of money received electronically	Payment received from	Fee
Pounds	Pounds	Outside UK	£2
Pounds	Currencies* other than pounds	Any country	£2
Euro	Any currency*	Any country	No charge
US Dollar	Any currency*	Any country	US \$3

\* Please visit [caterallen.co.uk](https://caterallen.co.uk) or call us on **0800 092 3300** to find out which currencies we can accept.

### Foreign currency cheques

	Cheque value	Fee
Collection and negotiation of foreign cheques	£7.50, €8.50 or US\$12 <sup>1</sup> (depending on the currency of the account into which the cheque is being paid)	

For more information on processing foreign currency cheques, please visit [caterallen.co.uk/support/cheques/](https://caterallen.co.uk/support/cheques/)

### Making withdrawals and payments

	Fee
Sending money within the UK other than by CHAPS	No charge <sup>2</sup>
Making payments by cheque	No charge <sup>2</sup>
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 the money is being sent from)
Sending money outside the UK by SWIFT payment (in euros)	No charge <sup>2</sup>
Sending money outside the UK by SWIFT payment (non-euro)	£25, €29, US\$40 (depending on the currency of the account the money is being sent from) <sup>1</sup>
Bank Drafts in pounds and foreign currency	No charge <sup>2</sup>
Foreign currency cheques - issued by you	No charge <sup>1,2,3</sup>

<sup>1</sup> Agents' or correspondents' charges may apply. Sometimes these charges may make the cheque uneconomical to clear. If this happens, we'll send the cheque back to you.

<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.

<sup>3</sup> For Euro and US Dollar accounts, it will be converted to GBP. There's no fee but there'll be conversion differences.

## Making withdrawals and payments (continued)

	Fee
Cash machine withdrawals in pounds in the UK	Free if you're using your card in a cash machine with a Visa logo. However, some cash machine owners may charge. You should be told of any charges before you make a cash withdrawal. Charges are taken from your account as part of your cash withdrawal.

There's no charge for cash withdrawals outside the UK, but commission will be charged as below.

Commission charges will apply if you use your card to pay for goods or services or to withdraw cash in a currency other than your account currency. For example, if you have a pounds sterling account and make a transaction in euros. Charges are calculated and applied as part of the Foreign Exchange Rate that Visa apply to transactions when they convert it to your account currency.

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	No charge
Transaction charge When the number of everyday transactions are over the account limit, as shown on your Account Fact Sheet We'll notify you at the end of a statement period if you're due to pay any fees. We'll take the fees 21 days later	75p per item

## Overdrafts and related services

	Fee
Arranged overdraft	Service not available
Unarranged overdraft	Service not available
Allowing a payment despite lack of funds	Service not available
Refusing a payment due to a lack of funds	No charge

## Other charges

	Fee
Status enquiries/Banker's references	No charge

Cater Allen Private Bank can provide literature in alternative formats. The formats are: large print, braille and audio CD. If you'd like to register to receive correspondence in an alternative format contact us on **0800 092 3300**. If you are deaf, have hearing loss or speech loss, please use Relay UK at [relayuk.bt.com](http://relayuk.bt.com). This is a free service that can help you communicate over the phone.

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