

Charity Current Account Fees and Charges			
Standard Tariff			
Account Fee	A maintenance fee which helps us with the initial set-up and cost of running your account ongoing.		£5 per month
Automated payments	Any payment in or out of your account to include Internal Transfers, Direct Debits, Standing Orders, Debit Card transactions, Faster Payments, Other Automated Debits or Credits, Direct Banking Third-party payments		£0.25 per item
Bank Giro Credits			£0.80 per item
CHAPs	Electronic transfer in sterling to a UK based account usually received by the beneficiary the same working day (subject to a transaction cut-off time)		£15 per item
Visa Debit Card Charges			
Debit card payment			£0.25 per item
Cash withdrawals			£0.25 per item
Additional Charges for Cash withdrawals in a foreign currency outside the UK (using your debit card)	In Euros – No fees		£0.25 per item
	In any other currency – £1.25 transaction fee		£1.25 per item
Additional Charges for Debit card payment in a foreign currency	In Euros – No fees		£0.25 per item
	In any other currency – £1.25 transaction fee		£1.25 per item
International Payments			
SEPA	Electronic transfer in Euros within EEA		£0.25 per item
SWIFT - within EEA in any currency	Payer and recipient pay their own		£15
SWIFT - outside EEA in any currency	Payer and recipient pay their own		£15
	Payer pays all charges		£22.50
Service Charges			
Stopped Cheque	£10	Sweep facility	£30 per quarter
Returned cheque	£10	Audit replies	£25 + VAT
Unpaid Items	£10	Bankers reference	£10 + VAT
Statement copies	£2.50	Subject Access Request	No fee
Unarranged Overdraft Fees and Interest			
<p>If we receive a request for a payment but you don't have the funds in your account to cover it, we will either:</p> <ul style="list-style-type: none"> • Give or extend an unarranged overdraft and make the payment; or • Refuse the payment due to lack of funds. <p>Refusing a payment due to lack of funds applies to Direct Debits, Standing orders and Cheques. We will not charge you if the value of the payment is £10 or less, or if the payment would have taken your account overdrawn by £10 or less.</p> <p>Debit interest will be charged at 11.19% EAR and is subject to change.</p> <p>Effective Annual Rate (EAR) is the interest rate the overdraft would be if interest was charged and added to the amount owed once each year. It does not take into account fees and charges.</p>			