



Fee Information Document

Name of the account provider: Reliance Bank
 Account name: Personal Current Account
 Date: February 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 Reliance Bank Personal Terms and Conditions
- A glossary of the terms used in this document is outlined in the Reliance Bank Personal Terms and Conditions.

Service	Fee
General account services	
Maintaining the account	£5 monthly fee debited on the last working day of the month, or the next working day.
Payments (excluding cards)	
Direct Debit	No Fee
Standing Order	No Fee
Sending money within the UK	Faster Payment no charge CHAPS £15 *If you send money in a foreign currency within the UK, the fees are as shown below for "Sending money outside the UK"
Sending money outside the UK	SEPA no charge SWIFT £15 £22.50 on an all charges basis For any transaction made outside the UK which is not a GBP or Euro transaction, there will be an additional flat rate charge of £1.25 per transaction.
Receiving money from outside the UK	When receiving money from outside the UK we will convert the payment into your account at the exchange rate which applies at the time of the transaction. We will then add the payment to your account
Cards and cash	
Debit card payment in pounds (£)	0.00
Cash withdrawals in pounds (£) in the UK	0.00
Cash withdrawals in a foreign currency outside the UK (using your debit card)	In Europe no fee Outside Europe £1.25 transaction fee
Debit card payment in a foreign currency	In Europe no fee Outside Europe £1.25 transaction fee

Service	Fee
Overdrafts and related Services	
Allowing a payment despite lack of funds	No fee
Refusing a payment due to lack of funds	£10 We will not charge you if the value of the payment is £10 or less, or if the payment would have taken the account overdrawn by £10 or less.
Overdraft interest: Arranged and Unarranged	10.75% APR (variable) or 11.19% EAR. This is subject to change. APR stands for Annual Percentage Rate and represents what the interest rate would be if charged and added to the amount owed once each year including additional fees. To compare with other providers our APR is equivalent to 11.19% EAR. EAR stands for Equivalent Annual Rate and is the annual interest rate of an overdraft. This means you are charged over the year based on how often and how much you are overdrawn by, and the effect of compounding it – charging interest on interest already charged. This interest rate does not include any other fees and charges. Maximum charge: The maximum charge for returned items per calendar month is £60 – even if the total of individual returned item charges exceeds this. This maximum charge applies to returned item charges only. This maximum charge does not include the interest rate charge for arranged and / or unarranged overdrafts.
Other services	
Stopped cheque	£7.50
Statement copies	£2.50