

# Tariffs & Cut-Off Times

**CUT-OFF TIMES**

TIMES	Outbound		Inbound
	Manual	Online	
Cash	4.00pm	N/A	4.00pm
Inter Account Transfers	4.00pm	5.00pm	4.00pm
Credit card repayments	2.00pm	2.00pm	2.00pm
Faster Payments	3.00pm	5.00pm	6.30pm
CHAPS	3.00pm	3.30pm	4.00pm
Salary/Supplier bulk payments	N/A	4.00pm	N/A
International payments	2.00pm	2.00pm	4.00pm

The bank will endeavour to process payments on the same day as we receive your instruction. Various time constraints and regulatory system requirements may, however, affect the date on which the beneficiary receives the funds. The list above details the times after which payments will normally be processed on the following working day.

**GENERAL BANK CHARGES**

PERSONAL ACCOUNTS	For each current account	£60 monthly
	For each entry	Online/automated 10p, manual 40p

The above charges apply to an entire month unless an average cleared credit balance of £25,000 is maintained on an account at all times; £12,500 for each subsidiary account within a set-off.

PERSONAL TRUST & EXECUTOR ACCOUNTS	For each current account	£35 monthly
	For each entry	Online/automated 10p, manual 40p

The above charges apply to an entire month unless an average cleared credit balance of £12,500 is maintained on an account at all times; £6,250 for each subsidiary account within a set-off.

BUSINESS ACCOUNTS	For each current account	£60 monthly
	For Online/automated entries	10p
	For full narrative cheques	£1.50
	For all other entries	£1
	For each cheque collected	30p

**STATEMENT CHARGES**

DUPLICATES	Daily	£500pa
	Weekly	£100pa
	Bi-weekly	£50pa
	Monthly	£30pa
	Quarterly	£15pa
	Half-yearly	£15pa

FREQUENCY	Daily	£500pa
	Weekly	£100pa
	Bi-weekly	£50pa
	Monthly	No charge

COPY	Copies of lost statements	£10
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**SAFE KEEPING**

SAFE KEEPING	Large box	£120pa + VAT
	Medium box	£60pa + VAT
	Small box/sealed envelopes	£45pa + VAT
	Bundle of documents	£30pa + VAT
	Wills	No charge

**SERVICE CHARGES****STERLING**

		<b>Manual</b>	<b>Online</b>
Faster Payments	Personal	£10	No charge
	Business	£10	50p
Salary & Suppliers	per item	£1	50p
CHAPS		£30	£20
Sterling Cheque/ Draft		£25	N/A

**VISA**

Currency conversion fee	2.5%
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**VISA/ONLINE**

Replacement card/token	£30 (discretionary)
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**DISHONOURED ITEM**

Returning item unpaid	£50 (discretionary)
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**INTERNATIONAL****PAYMENTS & DRAFTS**

	<b>Manual</b>	<b>Online</b>
SEPA	£20	£12.50
Non SEPA	£30	£20
Draft	£20	

**CHEQUES SENT FOR  
NEGOTIATION**

Up to £99.99	£7.50
£100 to £4,999.99	£20
£5,000 and above	£40

**CHEQUES SENT FOR  
COLLECTION**

Up to £4,999.99	£20
£5,000 and above	£40

**INWARD CURRENCY  
CONVERSION**

Fee	£15
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**CURRENCY ACCOUNTS**

Handling Charge for currency or travellers' cheques	2% (min. £10)
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**INVESTIGATION**

Fee	£40
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**TRAVEL****TRAVEL FACILITIES**

Currency	1.5% (min £3 – max £40)
Selling Travellers cheques	1.5% (min £3)
Buying currency Travellers cheques	See International Payments & Drafts

**Our charges will be deducted from your account.**

**Further charges may be payable for specific services.**

**Charges are reviewed from time to time and any changes will be notified to you in advance in writing.**

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