

# Our business account charges

Charges listed are for the day-to-day services on our main business products, unless otherwise agreed with us. Interest rates are excluded. For more information just speak to a member of staff. Correct as at August 2021.

Our Business Current Account and Foundation Account have no monthly charge on our Standard Tariff.

Transaction type	Standard Tariff
Automated Payments (in or out): Direct Debits, Standing Orders, Automated Debits, Automated Credits, Direct Payments (3rd Party), Telephone, Internet and Branch Faster Payments	£0.35 per item
Cash Payments (in or out): Cash Paid In at Branches, Cash Paid In at Branch Cash & Deposit Machine, Cash Paid In using Business Quick Deposit Service, Cash Out at Branches, Cash Exchanged	£0.70 per £100
Manual Payments (in or out): Cheques and Other Debits, Manual Credits, Cheques Paid In at Branches	£0.70 per item

Other services	Charge
Duplicate/Historic Statements	£5 per request
Audit Letters	£25 + VAT per hour (min £25)
Status Enquiries	£10 + VAT
Open Credit facility	£5 to set up
Recall of Automated Credit	£5 per item

Other services	Charge
CHAPS	£20 per payment
BACS files referred; BACS usage; BACS files processed	£45 per file; 18p per item; £5.25 per file
Special Presentations	£15 per Cheque
Banker's Sterling Draft	£10 per Draft
Charge for Court Orders	£25 min

Debit Cards	Charge
Foreign currency withdrawal (UK cash machines)	2.75% Non-Sterling Transaction Fee
Cash withdrawals or buying currency/travellers cheques outside the UK	
Purchases made anywhere in a foreign currency	

Loans and Overdrafts	Arrangement Fee	Early Repayment Fee	
Small Business Loan	Arrangement and security fees may apply.	£0	
Fixed Rate Loan	Arrangement and security fees may apply.	£0	
Variable Rate Loan	Arrangement and security fees may apply.	£0	
Commercial Mortgage	Arrangement and security fees may apply.		
Overdraft	£0 – £500 Limit	£50	
	£501 – £1500 Limit	£100	
	£1501 + Limit	1 Month Agreement: 0.25% (min £150)	£0
		2 Month Agreement: 0.50% (min £150)	
3 Month Agreement: 0.60% (min £150)			
3-6 Month Agreement: 1% (min £150)			
6-12 Month Agreement: 1.5% (min £150)			
Paid Referral	£20 (capped at £100 per month or £300 per quarter)		
Unpaid Item	£12 (capped at £60 per month or £180 per quarter)		

Unarranged borrowing rate currently 15% per annum. Charged if your account goes overdrawn without our agreement or goes over the arranged limit

Business Credit Card	Charge
Cash Fee (inc. cash advances)	3% (£3 min)
Annual card fee / Additional cards	£30
Non-Sterling Transaction Fee	2.95%
Copies of statements	£1 per sheet (max £40)
Returned payment / Credit limit exceeded / Default Charge	£12
Courier card requests	UK address £10, overseas address £15

International Payments	Charge via Branch	Charge via Online	Charge via Bankline	
Outward Payments	International Transfer (Euro)	£20	£15	£15
	Standard International Transfer (Euro)	N/A	N/A	£0.45
	Currency Account Transfer (Euro)	£0	£0	£0.45
	SEPA Credit Transfer (Euro)	£0	£0	£0.45
	International Transfer (Non-Euro)	£30	£15	£15
	Standard International Transfer (Non-Euro)	N/A	N/A	£15
	Currency Account Transfer (Non-Euro)	£12	£0	£15
	Foreign Currency Cheque (Non-Euro)	N/A	N/A	£0
SEPA Direct Debit Claims	£0.35 per item or same as Service Charge fees		£0.35 per item or same as Service Charge fees	

International Payments	Charge via Branch, Online & Bankline	
Inward Payments	Non-Euro below £101	£1
	Non-Euro £101 and over Euro	£7 £0
<b>Foreign cheques/drafts paid in</b>		
Euro Cheque drawn on a UK bank	Cheque paid in	£1 per credit. Plus £0.25 per cheque
Negotiations	Cheques purchased with recourse	0.25% (min £7, max £45) per currency pay in
Collections	Collections sent abroad	0.25% (min £20, max £70) per cheque
	Collections sent to other banks in the UK	£12 per cheque
<b>Tracers</b>		
Mail		£5 per item
SWIFT		£10 per item
<b>Collecting SEPA Direct Debit from the Single European Payments Area</b>		<b>Charge via Bankline</b>
Creditor ID		No Charge
Bankline SEPA Direct Debit Module		£1000
SEPA Direct Debit Collection		£0.18 per item
SEPA Direct Debit files processed		£5 per XML file
R-Messages (appears as Refund or Rejection on your statement)		£5 per item