



Out of the Ordinary™

Charges Sheet

This is the Charges Sheet referred to in the General Terms and Conditions. The following Charges apply to all Accounts unless otherwise stated.

Agency charges	All charges passed by other banks (excluding for electronic transfers) will be debited to the Account
Audit enquiries	Minimum £15 plus VAT per enquiry
Bank draft	£10, €20 or \$20 per item plus foreign exchange charge, if applicable (see below under foreign currency conversions)
Cheque collection (cheques drawn on a foreign bank or in a foreign currency deposited into an account)	0.25% fee. Minimum £10, €20 or \$20. Maximum £40, €80 or \$80 per item
Cheques deposited returned unpaid	£7.50 per item
Copy cheque	£10
Early withdrawal (where allowed)	Notice Accounts: 0.50%, minimum fee of £25, €50 or \$50 High 5, High 5 Issue 2, High 10 and Money Market Tracker Accounts: 0.50% of amount withdrawn, minimum fee of £50
Electronic transfers in sterling	Transfers below £100,000: free if the transfer instruction is given using Online Banking or over the telephone, otherwise £10 per item. Free for Notice Accounts and for Money Market Tracker. Transfers of £100,000 or more: £10 per item (£20 from 1 January 2012). Free for Notice Accounts and for Money Market Tracker.
Electronic transfers (other than in sterling)	£30, €60 or \$60 per item, plus foreign exchange, if applicable (see below under foreign currency conversions)
Foreign currency conversions	0.25% purchase/sale. Minimum £10, €20 or \$20. Maximum £40, €80 or \$80
Items returned due to:	
Insufficient funds	£20 per item returned, plus £15 per advice letter
Technical reasons	£10 per item returned
List of standing orders and/or direct debits	£15
Salary payments (not using online banking):	
Setting-up fee	£20
Per individual's salary and/or amendments and/or additions	£1
Service charge (Business Cheque Account only)	£15
Special presentations	£10 plus any additional collection charges
Statements:	
Duplicate/additional statements	£5 per statement
Status enquiry:	
At request of client	£10 plus VAT
In response to another bank	£10 plus VAT
Stop cheques:	
Per instruction	£10
Lost or stolen cheques	Free
Tracing funds where it is not the Bank's error	£25 maximum per trace
Transaction charges (Business Cheque Account only)	80 free transactions per month, thereafter £1 per item