

Our personal banking account fees



Fees and charges listed relate to Personal Customers, but excludes any specific product fees, interest and more specialist services. A full list of our fees and charges can be found on our website or by asking a member of staff. Correct as at 30 October 2018.

Cards and cash	Charge
Cash withdrawal in foreign currency (UK, Channel Islands, Isle of Man or Gibraltar cash machines)	2.75% Non Sterling Transaction Fee. If you elect for the transaction to be converted into Sterling at the point of sale or withdrawal, we will not charge a Non-Sterling Transaction Fee, however the transaction handler may charge you a separate fee.
Cash withdrawal in foreign currency or buying currency.	
Sterling travellers cheques issued by a UK bank or building society (Where paid to a Sterling account) outside the UK, Channel Islands, Isle of Man or Gibraltar.	
Debit card payment in pounds outside the UK, Channel Islands, Isle of Man or Gibraltar	
Debit card payment in foreign currency	

Overdrafts		
Arranged Overdraft Usage Fee	£6 for using an arranged overdraft by more than £10	One fee of £6 per monthly charging period
Unarranged Overdraft Usage Fee	£8 per day for unarranged overdrafts over £10	9 fees in any monthly charging period (max £72)
Unpaid Transaction Fee	£8 for any transaction we return unpaid	1 fee per monthly charging period (max £8)

Loans		
Early Settlement	Original term of less than 12 months	28 days interest on balance repaid
	Original term of more than 12 months	58 days interest on balance repaid

Mortgages			
Valuation: Costs range depends on the property value and the level of valuation. Some may incur an additional £75 admin fee			
Early Repayment Charge (% of balance) (We recommend you refer to your Offer of Loan Letter)	Fixed Rate: 1% for each year remaining in deal (eg. 1% for 1 year or less; 2% for 1 to 2 years) Tracker Rate: 0.50%		
Product Fee	For certain products we charge a fee for booking funds for your mortgage. This is payable at the time you choose the product. Details of the fee payable can be found in your Offer of Loan Letter.		
Changing your mortgage length	£35	CHAPS payment	£23
Changing your repayment method	£75	Providing a reference to another lender	£75
Transferring names on your mortgage	£150	Agreeing your mortgage with another lender (second charge)	£100
Giving our consent to you letting your property	£100	Property re-inspection after renovation	£75-£100*
Postponement of a second charge	£40	Unpaid Direct Debit/standing order Fee	£35
Selling part of your property	£50	Covering you if don't pay ground rent/service charge.	£50
Porting of Product	£295		

*will be advised on application

Other services	
Copy statements	£3
Certificate of credit interest	£10
Banker's Reference	£10
Cancelling a cheque	£10
Special cheque clearance	£15

Domestic payments	
Sundry payment cheque	£12
CHAPS payments (same day electronic transfer)	£23

International Payments	
Including sending money within the UK, Channel Islands, Isle of Man or Gibraltar in foreign currency	0.3% (minimum fee £23, maximum fee £40) plus £10 agents charge where applicable
Sending Euro payments within the EEA* from the UK, Channel Islands, Isle of Man or Gibraltar	No Charge

* European Economic Area

** this service will no longer be available from 6 January 2020

Banking payments	
CHAPS reduced tariff	£15 per payment
International payments	£5,000 or less – £15 Over £5,000 – 0.3% (max £40) plus £10 agents charge where applicable
Sending Euro payments within the EEA* from the UK, Channel Islands, Isle of Man or Gibraltar	No Charge

Inward payments from overseas	
Depending on payment instructions these charges may be for the beneficiary or remitter	Up to £100 – no charge Over £100 – £7.50 plus agents charges where applicable
Euro payments received from within the EEA*, Channel Islands, Isle of Man or Gibraltar	No Charge

Foreign Cheques Paid in **	
Payment by Negotiation	Negotiation 0.25% (minimum fee £7, maximum fee £45)
Payment by Collection	Collection 0.25% (minimum fee £20, maximum fee £70)

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