

# Account Charges Leaflet

Your guide to charges you can expect on your

## Cashminder

This guide details the services, charges and rates effective from **4 April 2020**.

We can vary or amend these charges at any time, but will notify customers when we do so in accordance with account terms and conditions. Confirmation of current charges can be obtained from any branch, by calling us on **03457 212 212†** or online at **co-operativebank.co.uk**

Should you be experiencing financial difficulties and be unable to keep up with bill payments or your income falls, we would recommend that you contact us as early as possible. We will be happy to discuss your needs and to help you understand what options might be available to you. You can get further information by calling **03457 212 212†**.

# Account charges for Cashminder

Foreign transaction services		
Fee	When will the fee be applied?	Fee Amount
<b>Debit card payment in a foreign currency (Currency Conversion Charge)</b>	A Currency Conversion Charge is applied when you make a purchase using your debit card in a foreign currency, or if you make a cash withdrawal in a foreign currency outside the UK using your debit card.  Transactions are also converted into sterling using the Visa Scheme Exchange Rate which can be found at <a href="http://www.co-operativebank.co.uk/travel">www.co-operativebank.co.uk/travel</a>	<b>2.75% of the value of the transaction</b>
<b>Cash withdrawal in a foreign currency outside the UK</b>	We don't apply a charge for making a cash withdrawal on your debit card (but if you're making a cash withdrawal in a foreign currency outside the UK, a Currency Conversion Charge will apply - see above).  If you use your debit card to purchase foreign currency or travellers cheques in the UK, the way the merchant processes the transaction may result in a fee being applied to your account. If this happens, please contact us.	<b>Free</b>
<b>Sending money outside the UK</b>	<b>Single Euro Payment Area (SEPA) payments</b> A fee will not be applied if you transfer or make a payment in euro to an EU member state, as well as Iceland, Liechtenstein, Norway, Monaco and Switzerland. Funds should be received by close of business on the next Business Day and both the remitter and beneficiary have to have an account within the SEPA region.  <b>Structured USD payments</b> A fee will be applied if you send a payment in US dollars to the United States. This type of payment can take up to five Business Days.  <b>Real Time Euro Payments (TARGET2)</b> A fee will be applied if you use this alternative method of sending money outside the UK in euro to an EU member state. This payment is received on the same day if it is sent before 2pm, but can take one to three Business Days if there are problems from the recipient's side. Fax confirmation is required if the transfer is over £10,000.  <b>SWIFT Service</b> This fee will be applied if you send money outside the UK using the SWIFT service, which can reach almost anywhere in the world within one to four Business Days. <ul style="list-style-type: none"><li>• A fee will not be applied for SWIFT payments in sterling to an EU member state.</li></ul> <b>Enquiries, amendments and cancellations</b> A fee will be applied if you make an enquiry regarding a payment you have made outside the UK or a request to amend or cancel the payment. These fees are also payable for our handling of enquiries from banks outside the UK concerning your payment instructions. However, where this investigation has resulted from an error by The Co-operative Bank, or one of its agents, the fee will be waived	<b>Free</b>  <b>£8</b>  <b>£25</b>  <b>0.25% of the value of the transaction (min. £13, max. £35 plus postage, transmission and agent's charges, where applicable)</b> <b>Free</b>  <b>£20 (plus postage, transmission and agent's charges, where applicable)</b>
<b>Receiving money from overseas in sterling or foreign currency</b>  (We will use our standard rate of exchange. Please contact us for further information.)	If the payment is equivalent to £100 or less.  If the payment is over the equivalent of £100 and received in either euro or Swedish Krona currency.  Payments over the equivalent of £100 received in a currency other than euro or Swedish Krona.  You will not be charged where the charges are for the remitter's account.  Foreign cheques deposited - service not available	<b>Free</b>  <b>Free</b>  <b>£6 (plus postage, transmission and agent's charges, where applicable)</b>

Sending money within the UK	
Transfer via CHAPS	£25
Faster Payments up to £100,000	Free

Other Services		
Fee	When will the fee be applied?	Fee Amount
List of standing orders and Direct Debits	When requesting a list of standing orders and Direct Debits.	Free
Copy statement	A fee will be applied for each additional copy requested.	£2.50 per statement (with a cap of £10 for each request)
Status enquiry	A fee will be applied if you authorise a request for a status enquiry, asking whether you are likely to be able to pay back a loan, credit or meet regular payments such as rent.	£10
Other charges	There may be occasions when we will make other charges to the account. These will be notified to you at the time and you may request information about our charges for any service we offer in branch, via telephone banking on <b>03457 212 212</b> <sup>1</sup> and secure message when logged into online banking at <b>co-operativebank.co.uk</b>	

**Please call 03457 212 212<sup>†</sup> (8am to 6pm Monday to Friday and 9am to 5pm Saturday and Sunday) if you would like to receive this information in an alternative format such as large print, audio or Braille.**

The Co-operative Bank p.l.c. is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (No.121885). The Co-operative Bank, Platform, smile and Britannia are trading names of The Co-operative Bank p.l.c., P.O. Box 101, 1 Balloon Street, Manchester M60 4EP. Registered in England and Wales No.990937. Credit facilities are provided by The Co-operative Bank p.l.c. and are subject to status and our lending policy. The Bank reserves the right to decline any application for an account or credit facility. The Co-operative Bank p.l.c. subscribes to the Standards of Lending Practice which are monitored by the Lending Standards Board.

<sup>†</sup>Calls to 03 numbers cost up to 16p per minute. Charges for calls made outside of the UK will be determined by your local provider. Calls may be monitored or recorded for security and training purposes.

Information correct as at 11/2023.