



Name of the account provider: The Co-operative Bank

Account name: Cashminder

Date: 04 April 2020

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the current account which are not listed here. Full information is available in the Account Charges Leaflet, which can be found at [co-operativebank.co.uk/currentaccounts/cashminder](https://www.co-operativebank.co.uk/currentaccounts/cashminder)
- A glossary of the terms used in this document is available free of charge.

Service	Fee	
Payments (excluding cards)		
Direct Debit		No fee
Standing order		No fee
Sending money within the UK	Faster Payments up to £100,000 Transfer by CHAPS (pounds)	No fee £25
Sending money outside the UK	Single Euro Payment Area (SEPA) payments Structured US Dollar payments Real Time Euro payments (TARGET2) SWIFT Service Enquiry, amendments and cancellation	No fee £8 £25 0.25 % of the value of the transaction (min £13, max £35 plus postage, transmission and agent's charges, where applicable) £20 (plus postage, transmission and agent's charges, where applicable)
Receiving money from outside the UK	Payment is equivalent to £100 or less Payment over the equivalent of £100 and received in either euro or Swedish Krona Payment over the equivalent of £100 received in a currency other than euro or Swedish Krona	No fee No fee £6 (plus postage, transmission and agent's charges, where applicable)
Cards and cash		
Cash withdrawal in pounds in the UK		No fee
Cash withdrawal in foreign currency outside the UK	Currency conversion charge	2.75 % of the value of the transaction
Debit card payment in pounds		No fee
Debit card payment in a foreign currency	Currency conversion charge	2.75 % of the value of the transaction

Overdrafts and related services		
Arranged overdraft		Service not available
Unarranged overdraft		Service not available
Refusing a payment due to lack of funds		No fee
Allowing a payment despite a lack of funds		No fee

Please call 03457 212 212* (8am to 8pm, 7 days a week) if you would like to receive this information in an alternative format such as large print, audio or Braille.

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*Calls to 03 numbers cost the same as calls to numbers starting with 01 and 02. Calls may be monitored or recorded for security and training purposes.

Information correct as at 09/2020.



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