

The **co-operative** bank

It's good to be different

# Foreign Currency account Tariff

## Non-euro foreign currency accounts

Fees may be applicable to your non-euro current or deposit account.

Maintenance	£20.00 per 1/2 year, debited in April and October
Transfers between currency accounts and sterling accounts held by The Co-operative Bank	£6.00
Deposit or withdrawal of banknotes	By arrangement

## Non-euro deposit account

Interest is calculated daily and, in accordance with the usual practice for standard currency accounts, is based on a 360-day year. Interest is paid twice yearly, in April and October.

## Euro foreign currency account

Fees may be applicable to your euro current or deposit account.

Maintenance	€30 per half year, debited in April and October
Transfers between the account and sterling accounts held by The Co-operative Bank	€10 per transfer
Deposit or withdrawal of banknotes	By arrangement

## Euro deposit account

Interest is calculated daily and, in accordance with the usual practice for standard euro currency accounts, is based on a 360-day year. Interest is paid twice yearly, in April and October.

## Euro currency account service charges

Service	Fee (€)	Service	Fee (€)
Special presentation	20	Non-standard letters	15
Audit letters	65+VAT	Copy statements	10
Stopped cheques	15	Copy items	15
Returned cheque previously deposited	10	CHAPS euro	35
Dishonoured transactions due to insufficient funds	50		

## Euro or non-euro currency account overdraft rate

Debit interest will be charged at 3% above the currency reference rate which can be found on our website [co-operativebank.co.uk](http://co-operativebank.co.uk). We recommend you check the reference rate for the currency of your account as these are subject to change. Interest is calculated daily and will be charged quarterly.

## Sending payments overseas

Fees may be applicable to your euro or non-euro currency account.

<p><b>SWIFT</b> Transfers in sterling or foreign currency to almost anywhere in the world within one to four Business Days.</p>	0.25% of the value of the payment, min. £13.00, max £35.00*
<p><b>Structured USD payment</b> Low cost way of sending US dollars to the USA which will take up to five Business Days.</p> <p><b>SEPA payments</b> Transfer euros between all EU Member States, as well as Iceland, Lichtenstein, San Marino, 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.</p>	£8.00
<p><b>Real Time Euro Payment TARGET</b> This is a method of transferring funds overseas as euros. This payment is received on the same day if keyed before 2pm, but can take one to three Business Days if there are problems from the recipient's side. Fax confirmation required if transfer is over £10,000.</p>	£25*
<p>Payments via Financial Director: SWIFT Structured USD payments / SEPA payments*</p> <p>Enquiries, amendments and cancellations: Fees for certain enquiries investigated at your request regarding payment abroad. These fees are also payable for our handling of enquiries from overseas banks 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.</p>	<p>£10.00* £5.00*</p> <p>£20.00*</p>

## Cheques

Fees may be applicable to your euro or non-euro currency account.

<b>Cheques deposited</b>	
Cheques for collection	0.25 % of the value of the payment, min. £15.00, max. £60.00*
Cheques negotiated with recourse	Up to the equivalent of £100.00: £4.00* Equivalent of £100 and above: 0.25 % of the value of the payment, min. £8.00, max. £60.00*
Travellers cheques negotiated with recourse	0.25 % of the value of the payment, min. £3.00, max. £60.00*
Cheques returned unpaid <sup>†</sup>	£10.00*
<b>Cheques issued</b>	
Collection of cheques drawn in sterling on a currency account	£15.00
Collection of cheques drawn in currency on a sterling account	£15.00
Collection of cheques drawn in currency on a currency account: – of the same currency – in another currency	£10.00 £15.00
Cheques returned unpaid	£10.00 per item
<b>Indemnities</b>	By arrangement*
<b>Overseas encashment facilities</b>	0.25 % of the value of the payment, per three months or part thereof, min. £20.00, max. £50.00*

## Foreign currency banknotes

Fees may be applicable to your euro or non-euro currency account.

Fee

<b>(Inclusive of exchange commission)</b>	
Sales	Free of charge*
Purchases	1.25 % of the value of the payment, min. £3.00 per individual currency transaction

## Issue of travellers cheques

Fees may be applicable to your euro or non-euro currency account.

Foreign currency cheques	Free of charge*
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## Encashment of travellers cheques

Fees may be applicable to your euro or non-euro currency account.

Sterling	Free of charge
Foreign currency cheques	1.25 % of the value of the payment, min. £3.00 per individual currency transaction

## Ancillary service charges

If you require any additional services to those involved in the everyday running of your account, these could incur a further charge.

\*Plus postage, transmission and agent's charges where applicable.

†Settlement of foreign currency items will be effected at The Co-operative Bank's selling rate for retail foreign exchange transactions applicable upon the date of receipt of advice of dishonour.

\*Home/Office delivery services are available and will be charged at cost.

The services and charges detailed are correct at time of printing. The Bank can amend these rates in accordance with the terms and conditions of your account.

**Please call 03457 213 213<sup>‡</sup> 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. is a member of the Council of Mortgage Lenders and subscribes to the Lending Code which is monitored by the Lending Standards Board.

‡Calls to 0800 and 0808 numbers are free from landlines and mobiles. Calls to 03 numbers cost the same as calls to numbers starting with 01 and 02. Calls to 0845 and 0870 numbers cost 3p per minute, plus your phone company's access charge. Calls to 0844 and 0843 numbers cost 7p per minute, plus your phone company's access charge. Calls may be monitored or recorded for security and training purposes.

Information correct as at 10/2016.