

The **co-operative** bank  
It's good to be different

# Cashminder

## Account Charges Leaflet

This guide details the services, charges and rates that will be effective from 18 September 2016.

We can vary or amend these charges or interest rates at any time, but will notify customers when we do so in accordance with account terms and conditions. Confirmation of current charges and interest rates can be obtained from any branch, by calling Telephone Banking on **+44 (0) 3457 212 212\*** or online at **co-operativebank.co.uk**

Should you be experiencing financial difficulties and can't 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 **0800 028 8696\*** (if calling from outside the UK please call **+44 (0) 3457 212 212**) or visit one of our branches for a free financial health check.

# Account charges for Cashminder

Foreign Transaction Services		
Fee	When will the fee be applied?	Fee amount
<b>Non-sterling transaction fee</b>	A non-sterling transaction fee is applied when you make a purchase using your debit card in a currency other than sterling. Transactions are also converted into sterling using the Visa Scheme Exchange Rate which can be found at <a href="http://www.visaeurope.com/making-payments/exchange-rates">www.visaeurope.com/making-payments/exchange-rates</a>	<b>2.75% of the value of the transaction</b>
<b>Cash fee</b>	If you make a cash withdrawal outside the United Kingdom in a currency other than sterling, you will be charged a non-sterling transaction fee (see above), and a cash fee. If you use your debit card to purchase foreign currency or travellers cheques in the United Kingdom, we will not charge you a cash fee. The way the merchant processes the transaction may result in a fee being applied to your account. If this happens, please contact us.	<b>2% of the value of the currency/cheques or £2 (whichever is greater)</b>
<b>International payments</b>	<b>Single Euro Payment Area (SEPA) payments</b> A fee will be applied if you transfer or make a payment in euro or an EEA currency to an EU member state, as well as Iceland, Lichtenstein, Norway, Monaco and Switzerland. Funds should be received by close of business on the next working day and both the remitter and beneficiary have to have an account within the SEPA region.	<b>£8</b>
	<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>£8</b>
	<b>Real Time Euro Payments (TARGET)</b> A fee will be applied if you use this alternative method of making international payments in euro. This payment is received on the same day if it is sent before 2pm, but can take 1-3 Business Days if there are problems from the recipient's side. Fax confirmation is required if the transfer is over £10,000.	<b>£25 (plus postage, transmission and agent's charges, where applicable)</b>
	<b>SWIFT payments in sterling to an EU member state</b> A fee will not be applied if you make an international payment in sterling to an EU member state.	<b>Free</b>
	<b>Other international payments – SWIFT</b> This fee will be applied if you make any other international payment using the SWIFT service, which can reach almost anywhere in the world within 1-4 Business Days.	<b>0.25% of the value of the transaction (min. £13, max. £35 plus postage, transmission and agent's charges, where applicable)</b>
	<b>Enquiries, amendments and cancellations</b> A fee will be applied if you make an enquiry regarding an international payment, or a request to amend or cancel the payment. 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.	<b>£20 (plus postage, transmission and agent's charges, where applicable)</b>
<b>Receiving payments from overseas – in sterling or foreign currency (settlement of foreign currency items will be effected at The Co-operative Bank's selling rate for retail foreign exchange transactions applicable on the date we receive the payment request).</b>	If the payment is equivalent to £100 or less.	<b>Free</b>
	If the payment is over the equivalent of £100 and within the European Union (EU) or European Economic Area (EEA).	<b>Free</b>
	Payments over the equivalent of £100 from any country outside the European Union (EU) or European Economic Area (EEA).	<b>£6 (plus postage, transmission and agent's charges, where applicable)</b>
	You will not be charged where the charges are for the remitter's account.	<b>Free</b>
<b>Foreign currency banknotes (settlement of foreign currency items will be effected at The Co-operative Bank's selling rate for retail foreign exchange transactions applicable on the date we receive the payment request).</b>	A fee will not be applied if you buy foreign currency banknotes from us.	<b>Free (home delivery services are available and will be charged at cost)</b>
	A fee will be applied if we buy foreign currency banknotes from you.	<b>1.25% of the value of the transaction (min. £3 per individual currency transaction)</b>

<p><b>Issue of travellers cheques (settlement of foreign currency items will be effected at The Co-operative Bank's selling rate for retail foreign exchange transactions applicable on the date we receive the payment request).</b></p>	<p>A fee will not be applied if we issue foreign currency travellers cheques to you.</p>	<p><b>Free (home delivery services are available and will be charged at cost)</b></p>
<p><b>Encashment of travellers cheques (settlement of foreign currency items will be effected at The Co-operative Bank's selling rate for retail foreign exchange transactions applicable on the date we receive the payment request).</b></p>	<p>A fee will not be applied if you cash travellers cheques in sterling. A fee will be applied if you cash travellers cheques in a foreign currency.</p>	<p><b>Free</b> <b>1.25% of the value of the transaction (min. £3 per individual currency transaction).</b></p>
<p><b>Overseas cheques</b></p>	<p><b>Cheques Deposited</b> If you pay in a cheque which we send to the paying bank (known as collection), a fee will be applied when we receive the payment from the paying bank.</p> <p>A fee will be applied if we buy a cheque from you and convert the amount into sterling (known as negotiated with recourse). Up to the equivalent of £100.</p> <p>Cheques negotiated with recourse: equivalent of £100 and above.</p> <p>Travellers cheques negotiated with recourse.</p> <p>Cheques returned unpaid (settlement of foreign currency items will be effected at The Co-operative Bank's selling rate for retail foreign exchange transactions applicable on the date we receive the payment request).</p>	<p><b>0.25% of the value of the transaction (min. £15, max. £60, plus postage, transmission and agent's charges, where applicable)</b></p> <p><b>£4</b></p> <p><b>0.25% of the value of the transaction (min. £8, max. £60, plus postage, transmission and agent's charges, where applicable)</b></p> <p><b>0.25% of the value of the transaction (min. £3, max. £60, plus postage, transmission and agent's charges, where applicable)</b></p> <p><b>£10</b></p>

### Electronic Payments

<p><b>Transfer via CHAPS</b></p>	<p><b>£25</b></p>
<p><b>Faster payments up to £100,000</b></p>	<p><b>Free</b></p>

### Other Services

Fee	When will the fee be applied?	Fee amount
<p><b>Copy statement</b></p>	<p>A fee will be applied for each additional copy requested.</p>	<p><b>£2.50 per statement (with a cap of £10 for each request)</b></p>
<p><b>Special presentation</b></p>	<p>A fee will be applied if you request certainty that payment of a cheque you have received (e.g. when selling your car) is assured before you release the goods.</p>	<p><b>£10</b></p>
<p><b>Subject access request</b></p>	<p>Under the Data Protection Act you are entitled to a copy of the personal information we hold about you. When you make this request, you must send us a cheque to cover our administration costs.</p>	<p><b>£10</b></p>
<p><b>Status enquiry</b></p>	<p>A fee will be applied if we receive 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.</p>	<p><b>£10</b></p>
<p><b>Other charges</b></p>	<p>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 any of our branches or via our Telephone Banking service at any time.</p>	

## **Please call +44 (0) 3457 212 212\* 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.

\*If you're calling from the UK, 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. 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 09/2016.