

The **co-operative** bank
good with money

Your guide to charges

Cashminder account

There are no charges for normal banking services, such as standing orders or Direct Debits and statements. Cash withdrawals are free at branches and most LINK cash machines. However, we do make a small charge for certain special services.

Administration charges

Special presentation So that you can be certain that payment of a cheque you have received, e.g. when selling your car, is assured before you release the goods.	£10
Copy statement (per statement) For each additional copy requested.	£5
Frequent statements (per statement) (at intervals of less than one month)	50p
List of standing orders and Direct Debits	£8
Bankers' draft To assure payment when buying goods such as a car by cheque.	£10
Transfer by CHAPS	£25
Non-sterling cheque deposits Cheques negotiated with recourse up to the equivalent of £99 <div style="text-align: right; margin-right: 100px;">Equivalent of £100+</div> <div style="text-align: right; margin-right: 100px;">Cheques for collection</div>	£4* 0.25% (min. £8, max £60)* 0.25% (min. £15, max £60)*
Unpaid item fee This charge may be applied if standing orders or Direct Debits cannot be paid due to lack of funds or where you use your Visa Electron card to create or extend an existing overdrawn balance.	£19.50

Visa charges

Cash withdrawals at VISA dispensers or over the counter at a bank displaying the VISA sign. This includes the purchase of foreign currency or travellers' cheques	2% of value of withdrawal or £2 (whichever is the greater)
Foreign transaction fee (applied to any card transaction in a currency other than sterling)	2.75% of value of transaction

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

Information correct at time of going to print.

Please call 08457 212 212 if you would like to receive this information in an alternative format such as large print or Braille.

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The Co-operative Bank is authorised and regulated by the Financial Services Authority (No. 121885), subscribes to the Banking Code, is a member of the Financial Ombudsman Service and is licensed by the Office of Fair Trading (No. 006110).

Calls may be monitored or recorded for security and training purposes. Calls to 0845 numbers will cost no more than 4p per minute for BT customers.

Call charges from other companies may vary and you may want to check this with your service provider.

We like our communications to have an impact on you – but not on the environment. Which is why this is printed using vegetable oil-based inks on 80% recycled paper (with 60% from post-consumer waste) with the remaining 20% produced from Forest Stewardship Council certified sources. This paper is made in a totally chlorine-free process.