

Your guide to the charges you can expect on your **Current account**

There are no charges for normal banking services as long as you do not go overdrawn. However, we do make a charge for certain other services including overdraft services.

We can vary or amend these charges or interest rates at any time but will notify customers that we are doing so in accordance with account Terms and Conditions. Confirmation of current interest rates can be obtained from any branch or by ringing telephone banking on **08457 212 212** or online at **www.co-operativebank.co.uk**.

The services, charges and rates detailed are correct at the time of printing, September 2007.

Overdraft services:

You can request an overdraft or an increase to an existing overdraft either formally or informally.

Formally – you can request our overdraft services in advance and if we agree to your request we will tell you your overdraft limit and confirm the terms of the overdraft in writing.

Informally – if you have not formally requested our overdraft services as above, you may still request our overdraft services by undertaking a payment or withdrawal from your account, even though no overdraft limit has been agreed or where the payment or withdrawal would cause you to exceed any agreed overdraft limit.

Overdraft services	
Debit interest rate	1.24% per month 15.9% EAR*
Formal overdraft service charge (When we have agreed a formal limit with you in advance)	£20.00
Informal overdraft service charges	
Monthly service charge (When you have overdrawn or have exceeded an existing overdraft limit without having agreed with us in advance you will incur a monthly service charge).	£20.00
Daily service charge (Each subsequent day your informal overdraft increases you will incur a daily service charge – up to a maximum of 4 charges per month).	£20.00
Unpaid items This charge may be applied if cheques, standing orders or direct debits cannot be paid due to lack of funds.	£30.00
Foreign transaction services	
Cash withdrawals At VISA or PLUS dispensers or over the counter at a bank displaying the VISA sign. This includes the purchase of foreign currency or travellers' cheques made with the card.	2% of the value of the withdrawal or £2 (whichever is the greater)
Foreign transaction fee Applied to any debit or credit card transaction in a currency other than Sterling.	2.75% of the value of the transaction
Overseas remittances Normal rate transfers and drafts in sterling or foreign currency. Urgent rate transfers in sterling or foreign currency. TIPANET/structured payments.	0.25%, min £13, max £35 ¹ 0.25%, min £17, max £35 ¹ £8
Foreign currency banknotes Sales. Purchases.	Free ² 1.25%, min £4 (per individual currency transaction)
Issue of traveller's cheques Sterling cheques. Foreign currency cheques.	Free ² Free ²
Bills and cheques Cheques negotiated with recourse. Cheques for collection. Cheques returned unpaid.	(£1–£99) (£100+) £4.00 0.25% (min £8, max £60) 0.25% (min £15, max £60 ¹) £10 ¹
Other services	
Stopped cheques When you instruct us that a cheque you have issued (without using your cheque guarantee facility) should not be paid.	£10.00
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.	£10.00
Copy statement For each additional copy requested.	£5.00 (per statement)
Copy cheque	£5.00 (per cheque)
Frequent statements At intervals of less than one per month.	£0.50 (per statement)
List of standing orders and direct debits	£8.00
Bankers cheque To assure payment when buying goods such as a car by cheque.	£10.00
Transfer via CHAPS	£25.00
Charging period The charging period used for interest, commission and charges is 5th of month 1 to 4th of month 2. Please note the dates may vary when they do not fall on working days.	
Other charges There may be occasions when we will make other charges to the account. These will be notified to you at the time.	

*EAR = Equivalent Annual Rate for overdrawn balances. ¹Plus postage, transmission and agent's charges where applicable.

²Home delivery service is available and will be charged at cost.