

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.

## Financial difficulties

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** or visit one of our branches for a free financial health check.

## Administration charges

<b>Special presentation</b> 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.	<b>£10</b>
<b>Copy statement</b> (per statement) For each additional copy requested.	<b>£5</b>
<b>Frequent statements</b> (per statement) (at intervals of less than one month)	<b>50p</b>
<b>List of standing orders and Direct Debits</b>	<b>£8</b>
<b>Banker's draft</b> To assure payment when buying goods such as a car by cheque.	<b>£10</b>
<b>Transfer by CHAPS</b>	<b>£25</b>
<b>Non-sterling cheque deposits</b> Cheques negotiated with recourse up to the equivalent of	£99 <b>£4*</b> Equivalent of £100+ <b>0.25%</b> (min. £8, max £60)* Cheques for collection <b>0.25%</b> (min. £15, max £60)*
<b>Unpaid item fee</b> This charge may be applied if standing orders or Direct Debits cannot be paid due to lack of funds.	<b>£15</b>
<b>Waiver</b>	We will not charge you any unpaid item fees for items that we return to prevent your account from becoming overdrawn (or for the duration of an overdraft which lasts six consecutive working days or less) providing that you had kept your account in credit for the previous 366 days.
<b>Quarterly Cap</b>	We will not charge you more than a total of £150 of unpaid item fees per quarter (a quarter being a group of three charging periods starting in January, April, July or October). If we agree to refund any previously charged unpaid item fees during a given quarter then the £150 will increase by the amount of those refunded fees.
<b>Charging period</b>	The charging period used for interest, commission and charges is 5th of month one to 4th of month two. Please note the dates may vary when they do not fall on working days.
<b>Visa charges</b>	
<b>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</b>	<b>2% of value of withdrawal or £2</b> (whichever is the greater)
<b>Foreign transaction fee</b> (applied to any card transaction in a currency other than sterling)	<b>2.75% of value of transaction</b>

The services, charges and rates detailed are effective from 7th March 2011.

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, audio or Braille.**

**The Co-operative Bank p.l.c., P.O. Box 101, 1 Balloon Street, Manchester M60 4EP. Registered in England and Wales No. 990937.**

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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.