

# International Payment charges

Service	What this means	Charge
<b>Single Euro Payment Area (SEPA) payments</b>	A fee will not be applied if you transfer or make a payment in euro to an EU member state, as well as Iceland, Liechtenstein, 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.	Free
<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.	£8 for payments made by telephone banking or in writing  £5 for payments made via online banking
<b>SWIFT service</b>	This fee will be applied if you send money outside the UK using the SWIFT service, which can reach almost anywhere in the world within one to four Business Days.	0.25 % of the value of the transaction min. £13, max. £35 for payments made by telephone banking or in writing  £10 for payments made via online banking  (plus postage, transmission and agent's charges, where applicable)
<b>Real Time Euro Payments (TARGET2)</b>	A fee will be applied if you use this alternative method sending money in euros to Europe. This payment is received on the same day if it is sent before 2pm, but can take one to three Business Days if there are problems from the recipient's side.	£25 for payments made by telephone banking or in writing  £15 for payments made via online banking
<b>Enquiries, amendments and cancellations</b>	A fee will be applied if you make an enquiry regarding a payment you have made outside the UK, or a request to amend or cancel the payment. These fees are also payable for our handling of enquiries from banks outside the UK 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.	£20 (plus postage, transmission and agent's charges, where applicable)

**Please call 03457 213 213\* (8am to 6pm Monday to Friday and 9am to 12 noon on Saturday) 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. subscribes to the Standards of Lending Practice which are monitored by the Lending Standards Board.

\*Calls to 03 numbers cost up to 16p per minute. 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 11/2023