



Name of the account provider: The Co-operative Bank

Account name: Pathfinder

Date: 31 October 2018

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the current account which are not listed here. Full information is available in the Account Charges and Interest Rates Leaflet, which can be found at [co-operativebank.co.uk/savings/closed-accounts](http://co-operativebank.co.uk/savings/closed-accounts)
- A glossary of the terms used in this document is available free of charge.

Service	Fee
<b>Payments (excluding cards)</b>	
Direct Debit	No fee
Standing order	No fee
<b>Sending money within the UK</b>	Faster Payments up to £100,000 No fee Transfer by CHAPS (pounds) £25
<b>Sending money outside the UK</b>	Single Euro Payment Area (SEPA) payments £8 Structured US Dollar payments £8 Real Time Euro payments (TARGET2) £25 (plus postage, transmission and agent's charges, where applicable) SWIFT Service 0.25% of the value of the transaction (min £13, max £35 plus postage, transmission and agent's charges, where applicable) Enquiry, amendments and cancellation £20 (plus postage, transmission and agent's charges, where applicable)
<b>Receiving money from outside the UK</b>	Payment is equivalent to £100 or less No fee Payment over the equivalent of £100 and received in either euro or Swedish Krona No fee Payment over the equivalent of £100 received in a currency other than euro or Swedish Krona £6 (plus postage, transmission and agent's charges, where applicable)
<b>Cards and cash</b>	
Cash withdrawal in pounds in the UK	No fee
Cash withdrawal in foreign currency outside the UK	Cash fee <b>plus</b> a non-sterling transaction fee 2% of the value of the currency/cheques or £2 (whichever is the greater) <b>plus</b> 2.75% of the value of the transaction

<b>Debit card payment in pounds</b>		No fee
<b>Debit card payment in a foreign currency</b>	Non-sterling transaction fee	2.75% of the value of the transaction
<b>Overdrafts and related services</b>		
<b>Arranged overdraft</b>		Service not available
<b>Unarranged overdraft</b>	Debit interest rate	1.46% per month, 18.9% EAR**
	<b>Overdraft Charges Cap</b>	£60 cap per charging period*
	Once the £60 cap is reached, we will waive any further charges or interest for that charging period.	
	*Charging Period - Fifth day of the first month to the fourth day of the next month.	
	**EAR stands for Equivalent Annual Rate. This is the interest on the money you borrow, equivalent to if you borrow the money for the whole year.	
	Further information on overdrafts can be found online at <a href="http://co-operativebank.co.uk">co-operativebank.co.uk</a>	
<b>Refusing a payment due to lack of funds</b>		No fee
<b>Allowing a payment despite a lack of funds</b>		No fee

**Please call 03457 212 212<sup>†</sup> (8am - 8pm, 7 days a week) if you would like to receive this information in an alternative format such as large print, audio or Braille.**

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<sup>†</sup>Calls to 03 numbers cost the same as calls to numbers starting with 01 and 02. Calls may be monitored or recorded for security and training purposes.

Information correct as at 10/2018.