

## **Fee Information Document**



Name of the account provider: The Co-operative Bank

**Account name: Student Current Account** 

**Date: 04 April 2020** 

- 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 Leaflet, which can be found at **co-operativebank.co.uk/student-accounts**
- A glossary of the terms used in this document is available free of charge.

Service	Fee	
Payments (excluding cards)		
Direct Debit		No fee
Standing order		No fee
Sending money within the UK	Faster Payments up to £100,000	No fee
	Transfer by CHAPS (pounds)	£25
Sending money outside the UK	Single Euro Payment Area (SEPA) payments	No fee
	Structured US Dollar payments	£8
	Real Time Euro payments (TARGET2)	£25
	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)
	Overseas cheque issued requiring currency conversion	£10
	Overseas cheque returned unpaid	£10
Receiving money from outside the UK	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)

Cash withdrawal in foreign currency outside the UK  Debit card payment in pounds  No  Debit card payment in a foreign currency  Currency conversion charge  Currency conversion charge  2.75% of the value of transact  No  Debit card payment in a foreign currency  Currency conversion charge  2.75% of the value of transact  Overdrafts and related services  Arranged overdraft  An arranged overdraft comes as standard with this account. The limit depends on ye year of study, see table below. We will not charge you debit interest up to this limit.  Year of Study  Limit  1				
Cash withdrawal in foreign currency outside the UK  Debit card payment in pounds  Debit card payment in a foreign currency Currency conversion charge  2.75% of the value of transact  Overdrafts and related services  Arranged overdraft  An arranged overdraft comes as standard with this account. The limit depends on you year of study, see table below. We will not charge you debit interest up to this limit.  Year of Study  Limit  1	Cards and cash			
outside the UK         transact           Debit card payment in pounds         No           Debit card payment in a foreign currency         Currency conversion charge         2.75% of the value of transact           Overdrafts and related services           Arranged overdraft         An arranged overdraft comes as standard with this account. The limit depends on you year of study, see table below. We will not charge you debit interest up to this limit.           Year of Study         Limit           1         £1,400           2         £1,700           3+         £2,000           Debit interest rate for arranged overdrafts over your limit         35,9% Ann Interest Ra           Unarranged overdraft         Debit interest rate for unarranged overdrafts over your limit         35,9% Ann Interest Ra           Overdraft Charges Cap         £60 cap per charging periot.           The cap includes all debit interest whether arranged or unarranged or both. Once the £60 cap is reached, we will waive any further interest for that charging period.         **Charging Period - Fifth day of the first month to the fourth day of the next month.         **Annual Interest Rate. This is the interest on the money you borrow, equivalent to it you borrow the money for the whole year.         Further information on overdrafts can be found online at co-operativebank.co.uk/currentaccounts/overdrafts         No           Allowing a payment due to lack of funds	Cash withdrawal in pounds in the UK		No fee	
Debit card payment in a foreign currency       Currency conversion charge       2.75% of the value of transact         Overdrafts and related services         Arranged overdraft       An arranged overdraft comes as standard with this account. The limit depends on you year of study, see table below. We will not charge you debit interest up to this limit.         Year of Study       Limit         1       £1,400         2       £1,700         3+       £2,000         Debit interest rate for arranged overdrafts over your limit       35,9% Ann Interest Ra         Unarranged overdraft       Debit interest rate for unarranged overdrafts over your limit       35,9% Ann Interest Ra         The cap includes all debit interest whether arranged or unarranged or both. Once the £60 cap per charging period.       160 cap per charging period.         Charging Period - Fifth day of the first month to the fourth day of the next month. "Annual Interest Rate. This is the interest on the money you borrow, equivalent to it you borrow the money for the whole year. Further information on overdrafts can be found online at co-operativebank.co.uk/currentaccounts/overdrafts         Refusing a payment due to lack of funds       No         Allowing a payment despite a lack of funds       No		Currency conversion charge	2.75% of the value of the transaction	
currency     transact       Overdrafts and related services       Arranged overdraft     An arranged overdraft comes as standard with this account. The limit depends on you year of study, see table below. We will not charge you debit interest up to this limit.	Debit card payment in pounds		No fee	
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3+   £2,000		1	£1,400	
Debit interest rate for arranged overdrafts over your limit  Unarranged overdraft  Debit interest rate for unarranged overdrafts over your limit  Debit interest rate for unarranged overdrafts over your limit  Interest Rate of Interest In		2	£1,700	
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Allowing a payment despite a lack of funds  Other services				
funds Other services			No fee	
			No fee	
Cancelling a cheque £5 per che	Other services			
	Cancelling a cheque	£5 per cheque		

## Please call 03457 212 212 to 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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\*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 10/2024.