



**Name of the account provider: The Co-operative Bank**

**Account name: Privilege Premier**

**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 Leaflet, which can be found at [co-operativebank.co.uk/currentaccounts](http://co-operativebank.co.uk/currentaccounts)
- A glossary of the terms used in this document is available free of charge.

<b>Service</b>	<b>Fee</b>
<b>General account services</b>	
<b>Maintaining the account</b>	Subscription Fee <span style="float: right;">Monthly Fee £15.50</span> <span style="float: right;">Total Annual Fee £186.00</span>  Providing the following main benefits: £300 fee and interest free overdraft Worldwide Travel Insurance UK & European Breakdown Cover Mobile phone insurance  Details on additional benefits, key exclusions and limitations can be found online at <a href="http://co-operativebank.co.uk">co-operativebank.co.uk</a>
<b>Payments (excluding cards)</b>	
<b>Direct Debit</b>	No fee
<b>Standing order</b>	No fee
<b>Sending money within the UK</b>	Faster Payments up to £100,000 <span style="float: right;">No fee</span> Transfer by CHAPS (pounds) <span style="float: right;">£25</span>
<b>Sending money outside the UK</b>	Single Euro Payment Area (SEPA) payments <span style="float: right;">£8</span> Structured US Dollar payments <span style="float: right;">£8</span> Real Time Euro payments (TARGET2) <span style="float: right;">£25 (plus postage, transmission and agent's charges, where applicable)</span>  SWIFT Service <span style="float: right;">0.25% of the value of the transaction (min £13, max £35 plus postage, transmission and agent's charges, where applicable)</span>  Enquiry, amendments and cancellation <span style="float: right;">£20 (plus postage, transmission and agent's charges, where applicable)</span>  Overseas cheque issued requiring currency conversion <span style="float: right;">£10</span> Overseas cheque returned unpaid <span style="float: right;">£10</span>

<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>		
<b>Cash withdrawal in pounds in the UK</b>		No fee
<b>Cash withdrawal in foreign currency outside the UK</b>	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>	This account comes with a £300 arranged overdraft Debit interest rate for arranged overdrafts over £300	No fee 1.24% per month, 15.9% EAR**
<b>Unarranged overdraft</b>	Debit interest rate for unarranged overdrafts over £300 Monthly charge Daily charge (for each day your unarranged overdraft increases)	1.46% per month, 18.9% EAR** £10 £10
	<b>Overdraft Charges Cap</b> The cap includes all debit interest and overdraft charges whether arranged or unarranged or both. 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>	£60 cap per charging period*
<b>Refusing a payment due to lack of funds</b>		No fee
<b>Allowing a payment despite a lack of funds</b>		No fee
<b>Other services</b>		
<b>Cancelling a cheque</b>		£5 per cheque

**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.**

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.

<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.