

International Payments – Service Charges

Personal Current Accounts (except for Cashminder)

Service	What this means	Charge
Single Euro Payment Area (SEPA) payments	A fee will be applied if you transfer or make a payment in euro to an EU member state, as well as Iceland, Lichtenstein, 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.	£8
Structured USD payments	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
Real Time Euro Payments (TARGET)	A fee will be applied if you use this alternative method of making international payments in euro. This payment is received on the same day if it is sent before 2pm, but can take 1-3 Business Days if there are problems from the recipient's side. Fax confirmation is required if the transfer is over £10,000.	£25 (plus postage, transmission and agent's charges, where applicable)
Other international payments – SWIFT	This fee will be applied if you make any other international payment using the SWIFT service, which can reach almost anywhere in the world within 1-4 Business Days.	0.25% of the value of the transaction (min. £13, max. £35 plus postage, transmission and agent's charges, where applicable)
Enquiries, amendments and cancellations	A fee will be applied if you make an enquiry regarding an international payment, or a request to amend or cancel the payment. These fees are also payable for our handling of enquiries from overseas banks 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)

Cashminder

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Structured USD payments	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
Real Time Euro Payments (TARGET)	A fee will be applied if you use this alternative method of making international payments in euro. This payment is received on the same day if it is sent before 2pm, but can take 1-3 Business Days if there are problems from the recipient's side. Fax confirmation is required if the transfer is over £10,000.	£25 (plus postage, transmission and agent's charges, where applicable)
SWIFT payments in sterling to an EU member state	A fee will not be applied if you make an international payment in sterling to an EU member state.	Free
Other international payments – SWIFT	This fee will be applied if you make any other international payment using the SWIFT service, which can reach almost anywhere in the world within 1-4 Business Days.	0.25% of the value of the transaction (min. £13, max. £35 plus postage, transmission and agent's charges, where applicable)
Enquiries, amendments and cancellations	A fee will be applied if you make an enquiry regarding an international payment, or a request to amend or cancel the payment. These fees are also payable for our handling of enquiries from overseas banks 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 +44 (0) 3457 212 212[†] (6am – 10pm, 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.

[†]If you're calling from the UK, calls to 0800 and 0808 numbers are free from landlines and mobiles; calls to 03 numbers cost the same as calls to numbers starting with 01 and 02; calls to 0845 and 0870 numbers cost 3p per minute, plus your phone company's access charge; calls to 0844 and 0843 numbers cost 7p per minute, plus your phone company's access charge. 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 01/2017.