Charity and Community Bank Account
Tariff

The co-operative bank

This tariff details the services, rates and charges that are effective from **23 July 2026**.

We can vary or amend this tariff at any time, but will notify customers when we do so in accordance with account terms and conditions. Confirmation of the current tariff can be obtained online at **co-operativebank.co.uk/business**, by ringing **03457 213 213**[†] (8am to 6pm Monday to Friday, 9am to 12 noon Saturday) or from any branch.

Please note, The Co-operative Bank reserves the right to review the account tariff for customers who exceed any one of the following annual limits: deposit more than £100,000 in cash, or deposit more than 5,000 cheques.

Standard charges

You will be pre-notified of standard charges at least 16 days prior to your account being debited on the fifth of each month. Where the fifth falls on a weekend or bank holiday, the charges will be debited on the previous Business Day~. This account does not pay credit interest.

~Business Day is usually Monday to Friday excluding bank holidays.

Transaction type	Charge
Monthly service charge	Free
Credits	
Automated credits	Free
Manual credits	Free
Cash paid in	Free
Cheques paid in	Free
Debits	
Automated debits	Free
Cheques issued	Free
Debit card purchases	Free
Cash withdrawals	Free
ATM withdrawals	Free (at a non-charging ATM within the UK)
Other	
Cash exchanged	£1.60 per £100

What this means	
Monthly service charge	Account maintenance fee to cover the cost of providing you with basic business account services such as account administration, cheque books, paying in books and plastic cards
Automated credits	Standing orders, Faster Payments, BACS, bill payments and other automated credits
Manual credits	Deposits made by paying in slip or card, plus any other non-automated credits. The cheques and cash paid in will be charged separately – please see above table for details
Cash paid in	Coins and notes deposited
Cheques paid in	Cheques and postal orders deposited into your account
Automated debits	Direct Debits, standing orders, Faster Payments, bill payments and other automated debits
Cheques issued	Cheques you have written
Debit card purchases	Purchases made using your debit card
Cash withdrawals	Cash withdrawn
ATM withdrawals	Sterling withdrawn from an ATM within the UK (subject to daily limits). Some ATMs will charge you for this service
Cash exchanged	Exchange of coins and notes

Special service charges

If you require any additional services to those involved in the everyday running of your account, these could incur a further charge. The services for which we most commonly charge are listed below. From time to time we may have to charge for other services not listed here. These charges will, however, always be explained to you in advance. Charges for special services will continue to be taken at the time that the service is utilised.

Service	What this means	Charge
Audit letters	Details of balances and other information provided, at your request, to your accountant.	£30 minimum + VAT at the standard rate
Certificate of balance	Written confirmation of your account balance on a specific date, provided at your request.	£15 + VAT at the standard rate
Stopped cheque(s)	When you instruct us that a cheque you have issued should not be paid.	£5
Returned cheque(s) (previously deposited)	When a cheque(s) that you've paid into your account is returned unpaid by the bank which issued it.	Free
Status enquiry/bankers' reference	If you authorise us to respond to an enquiry from a third party, so that they can establish whether you're able to commit to a financial arrangement.	£8.51 + VAT at the standard rate
Copy statement(s)	When you ask us to provide you with a copy of a previously issued statement(s). A fee will be applied for each additional copy requested.	£2.50 per statement
Duplicate statement(s)	When you instruct us to issue duplicates of your regular statements when they're produced.	£5
Frequent statement service	If you require statements to be provided on a more frequent basis than stated in our terms and conditions.	£1
Copy items	Provision of copies of manual credits/debits which have been paid into/from your account.	£5 (per item)
CHAPS	An electronic transfer system which transfers money in sterling to another UK based account and usually received by the beneficiary on the same day (subject to a transaction cut-off time).	£25 for payments made via telephone banking or in writing £15 for payments made via online banking.
Sweep facility	An automatic transfer of funds between nominated accounts, in accordance with your instruction.	£30 per quarter
Subject access request	Under General Data Protection Regulation, you are entitled to a copy of the personal information we hold about you.	Free

Lending service charges

Fee type	What this means	Charge
Unarranged overdraft utilisation fee	The unarranged overdraft utilisation fee is charged when your account goes overdrawn without an arranged overdraft limit, or exceeds an arranged overdraft limit. The fee will be charged each subsequent month, if you still have an unarranged overdraft on your account.	£20 per month
Unarranged overdraft event fee	An unarranged overdraft event fee is charged every time your unarranged overdraft position increases (except where it does so as a result of charges or interest being applied). Only one event will be charged per day and there is no limit to the number of event fees that can be charged.	£20 per event
Unpaid item fee	An unpaid item fee is charged if we decline to pay an instruction where: - to pay it would make you go overdrawn if you do not have an arranged overdraft limit - or, where you do have an arranged overdraft limit, agreeing to the request would cause you to exceed your arranged overdraft limit. This is known as a request for an unarranged overdraft.	£10.50
Unarranged overdraft interest rate	This refers to debit interest which will be charged if you go overdrawn without having an arranged overdraft facility in place, or if you exceed your arranged facility. Please note that debit interest will also be charged if you draw against uncleared funds. It will be calculated on the unauthorised overdrawn amount using the rate shown.	1.92% per month (25.59% per annum EAR^)

^EAR stands for Effective Annual Rate. This is the total amount of interest you would pay over a year including interest on interest that has been added to your account expressed as an interest rate. It does not include any fees or charges you would pay.

Foreign transaction service charges

Service	What this means	Charge
Card payment in a foreign currency (currency conversion charge)	A currency conversion charge is applied when you make a purchase using your debit card in a foreign currency or if you make a cash withdrawal in a foreign currency outside the UK using your debit card. Transactions are converted into sterling using the Visa Scheme Exchange Rate which can be found at co-operativebank.co.uk/business/help-and-support/travelling-for-business	2.75% of the value of the transaction
Cash withdrawal in a foreign currency outside the UK	We don't apply a charge for making a cash withdrawal on your debit card, but if you make a cash withdrawal outside the United Kingdom in a foreign currency, you will be charged a currency conversion charge (see above). If you use your debit card to purchase foreign currency or travellers cheques in the United Kingdom, we will not charge you a cash fee. The way the merchant processes the transaction may result in a fee being applied to your account. If this happens, please contact us.	Free

Service	What this means	Charge
International payments	**Single Euro Payment Area (SEPA) payments** 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
	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 for payments made via telephone banking or in writing £5 for payments made via online banking
	Real Time Euro Payments (TARGET2) A fee will be applied if you use this alternative method of 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 via telephone banking or in writing £15 for payments made via online banking
	SWIFT service 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 via telephone banking or in writing £10 for payments made via online banking (plus postage, transmission and agent's charges, where applicable)
	Enquiries, amendments and cancellations 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)
Receiving payments from overseas - in sterling or foreign currency (We will use our standard rate of exchange. Please contact us for further information.)	If the payment is equivalent to £100 or less.	Free
	If the payment is over the equivalent of £100 and received in either euro or Swedish Krona currency.	Free
	Payments over the equivalent of £100 received in a currency other than euro or Swedish Krona. You will not be charged where the charges are for the remitter's account.	£6 (plus postage, transmission and agent's charges, where applicable)
Cheques issued in a foreign currency	If you write a cheque which requires a currency conversion, we will apply a fee for the processing work we undertake.	£10
	Cheques returned unpaid.	£10

FD Online Tariff

You will be pre-notified of charges for FD Online on the first of each month.
Where the first falls on a weekend or bank holiday, we will pre-notify you on the next Business Day.
Your account will be debited 14 days later, or if this falls on a weekend or bank holiday, the next Business Day.

Customer tier	Number of users	Charge per user	Minimum monthly charge
Level 1	Low (up to 3)	£12	£30
Level 2	Mid (4 – 7)	£8	£50
Level 3	Complex (8+)	£5	£75
Transaction type	**Charge**	**Transaction type**	**Charge**
Internal transfers and Co-operative payments	Free	Faster Payments	20p
Bulk BACS per batch	£3	Bulk BACS per transaction	14p

Other services	Charge
Reconciliation data file	£4
Set up fees (per user)	£60 + VAT at the standard rate
Replacement tokens	£60 + VAT at the standard rate
BACS Batch Cancellations	£25 per batch

BACS Automated Payments Tariff

Direct and Indirect Submitters (making payments and/or collecting Direct Debits)			
Service	**Charge**	**Service**	**Charge**
Set-up fee	£100	File re-input	£150
Item charge~	14p	File amend	£150
File charge~	£3	File reversal	£1,500
Over limit charge	£50	BACS recall	£10
File extraction	£150	BACS trace	£7.50
Annual renewal fee (Direct Debit collection)	£100	~these charges will be applied to your account on a monthly basis. All other charges will be taken at the time that the service is utilised.	

Direct Submitters only	
Service	**Charge**
Smart cards and readers. (For initial order, minimum of two cards and one reader.)	£150 + VAT at the standard rate
Further cards	£55 each + VAT at the standard rate
Further readers	£40 each + VAT at the standard rate
Annual smart card renewal fee (per card)	£55 each + VAT at the standard rate

Any reference to tax is based on our understanding of current tax regulations which may change in the future and depends on the customer's individual financial circumstances. In addition to the charges shown in this tariff, there may be other taxes or costs that you may incur that are not paid via us or imposed by us.

Please call 03457 213 213† (8am to 6pm Monday to Friday, 9am to 12 noon 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 (Financial Services Register No: 121885). Registered office: 1 Balloon Street, Manchester, M4 4BE. Registered in England and Wales (Company No: 990937).

†Calls to 03 numbers from a UK landline cost up to 16p per minute and from a mobile cost between 3p and 65p if outside any inclusive minutes. Charges for calls made outside of the UK will be determined by your network provider. Calls may be monitored or recorded for security and training purposes.

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