

This tariff details the services, rates and charges that are effective from **5 January 2018**.

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.

You will be pre-notified of charges for Financial Director 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
CHAPS	£15	Stop cheques	£5
Real Time Euro Payments (TARGET2)	£15	Internal Transfers and Co-operative Payments	Free
SWIFT payments	£10*	Bulk BACS per batch	£3
Structured payments	£5*	Bulk BACS per transaction	14p
Faster Payments	20p	Reconciliation data	£4

*Plus postage, transmission and agent’s charges where applicable.

Other services	Charge
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 file conversions**	£1 per payment

**Conversion of a BACS Batch into a single payments file, so that payments can be made in a shorter timescale.

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 - 6pm Mon to Fri, 9am - 12 noon Sat) 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.

[†]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 11/2022