



Name of the account provider: Hampden & Co plc

Account name: Personal Current Account (pounds)

Date: 31st 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 account which are not listed here. Full information is available in our Interest and Charges Tariff available at www.hampdenandco.com
- A glossary of the terms used in this document is available free of charge.

Service	Fee	
General account services		
Maintaining the account	No fee	
Payments (excluding cards)		
Direct Debit	£0.30	
Standing Order	£1.50	
Sending money within the UK	Faster Payment (pounds)	£1.50
	CHAPS (pounds)	£25.00
	SWIFT payment (any currency)	£35.00
	Cheque with payee narrative (pounds)	£2.00
	Cheque without payee narrative (pounds)	£1.50
Sending money outside the UK	SWIFT payment (any currency)	£35.00
	Foreign currency draft (any currency)	£35.00
Receiving money from outside the UK	SWIFT payment (any currency)	No fee
	Foreign cheque collection (any currency)	£50.00
Cards and cash		
Cash withdrawal in pounds in the UK	ATM cash withdrawal	£0.30
	Cash withdrawal at Hampden & Co	£1.50
Cash withdrawal in foreign currency outside the UK	minimum fee £1.00, maximum £15.00	2.75%
Debit Card payment in pounds		£0.30
Debit Card payment in a foreign currency	minimum fee £1.00, maximum £15.00	2.75%

Overdrafts and related services	
Arranged overdraft	Agreed overdraft facilities are individually negotiated and quoted as a margin above the Bank of England Base Rate. An arrangement fee is normally payable for establishing an overdraft facility
Unarranged overdraft	Interest is charged at this margin above Bank of England Base Rate
Monthly cap on unarranged overdraft charges	
Refusing a payment due to lack of funds	
Allowing a payment despite lack of funds	
Other services	
Inward unpaid cheque	
Cancelling a cheque	

Up to 1%

10%
£85

£25.00

No fee

£15.00

No fee