



**Name of the account provider: Hampden & Co plc**

**Account name: Young Persons Current Account (pounds)**

**Date: 1st September 2020**

- 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](http://www.hampdenandco.com)
- 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>	No fee	
<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 Payment (pounds)	No fee
	CHAPS (pounds)	£25.00
	SWIFT payment (any currency)	£35.00
	SWIFT intermediary fee	£8.50
	SWIFT intermediary fee	£12.50
	(Intermediary banks may deduct charges from the payment. If the full amount of the payment is required to be paid to the beneficiary, we will debit your account with any intermediary fees)	
	Cheque with payee narrative (pounds)	No fee
<b>Sending money outside the UK</b>	Cheque without payee narrative (pounds)	No fee
	SWIFT payment (any currency)	£35.00
	SWIFT intermediary fee	£8.50
	SWIFT intermediary fee	£12.50
(Intermediary banks may deduct charges from the payment. If the full amount of the payment is required to be paid to the beneficiary, we will debit your account with any intermediary fees)		
<b>Receiving money from outside the UK</b>	SWIFT payment (any currency)	No fee
	Foreign cheque collection (any currency)	£50.00

<b>Cards and cash</b>		
<b>Cash withdrawal in pounds in the UK</b>	ATM cash withdrawal	No fee
<b>Cash withdrawal in foreign currency outside the UK</b>	Cash withdrawal at Hampden & Co minimum fee £1.00, maximum £15.00	No fee 2.75%
<b>Debit Card payment in pounds</b>		No fee
<b>Debit Card payment in a foreign currency</b>	minimum fee £1.00, maximum £15.00	2.75%
<b>Overdrafts and related services</b>		
<b>Arranged overdraft</b>	Agreed overdraft facilities are individually negotiated and quoted as a margin above the Bank of England Base Rate.	
<b>Unarranged overdraft</b>	An arrangement fee is normally payable for establishing an overdraft facility If you do not have an arranged overdraft facility, interest is charged at this margin above Bank of England Base Rate. If you exceed your arranged overdraft facility, interest will continue to be charged at your agreed interest rate.	Up to 1%  6%
<b>Refusing a payment due to lack of funds</b>		£25.00
<b>Allowing a payment despite lack of funds</b>		No fee
<b>Other services</b>		
<b>Inward unpaid cheque</b>		£15.00
<b>Cancelling a cheque</b>		No fee