



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

**Account name: Young Persons 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](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
	Cheque with payee narrative (pounds)	No fee
	Cheque without payee narrative (pounds)	No fee
<b>Sending money outside the UK</b>	SWIFT payment (any currency)	£35.00
	Foreign currency draft (any currency)	£35.00
	<b>Receiving money from outside the UK</b>	SWIFT payment (any currency)
	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
	Cash withdrawal at Hampden & Co	No fee
<b>Cash withdrawal in foreign currency outside the UK</b>	minimum fee £1.00, maximum £15.00	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. An arrangement fee is normally payable for establishing an overdraft facility
<b>Unarranged overdraft</b>	Interest is charged at this margin above Bank of England Base Rate
<b>Monthly cap on unarranged overdraft charges</b>	
<b>Refusing a payment due to lack of funds</b>	
<b>Allowing a payment despite lack of funds</b>	
<b>Other services</b>	
<b>Inward unpaid cheque</b>	
<b>Cancelling a cheque</b>	

Up to 1%

10%

£85

£25.00

No fee

£15.00

No fee