

How to avoid incurring charges

Charges may be applied to your account when we are asked to pay an item from your account by Direct Debit, Standing Order, Debit Card or Cheque and when there are insufficient cleared funds in your account to cover the amount of the item.

Payments by Cheque, Direct Debit, Standing Order and Internal Transfer which are due to be made from your account are paid before our branches open each morning.

The following tips are provided to help you avoid incurring these types of charges:

- **Ensure that you have paid sufficient cleared funds into your account to cover any due payments** no later than the close of business on the day before the payments are due to be made.
- **If you keep funds in more than one account**, transfer these all into the account from which you make your regular payments.
- **Check your statements regularly** and make a note of the dates when your Direct Debit, Standing Order and Internal Transfer payments are due.
- **Keep a record of any cheques you have written** and when they've been paid, so you know the amount of available funds in your account.
- **Keep a record of any debit card payments made** and take these into consideration when checking the available funds in your account, as debit card transactions are not always reflected immediately in the available account balance.
- **Change how your account is funded** e.g. changing the method or source of funding and the timing of these.
- **Change Direct Debit, Standing Order and Internal Transfer payments** so they occur at a better time – e.g. after you have been paid, or change to an alternative payment method.

How can we help?

We can help you keep up to date with day to day payments and your account balance in a number of ways:

- **Customer Service Helpline** - Our Customer Service operators are available between 8.00a.m. and 8.00p.m. Monday to Friday, 8.30a.m. to 4.00p.m. on Saturday and 10.00a.m. and 4.00p.m. Sunday on **0845 601 8396 or 01228 403141**.
- **At our cash machines** - These offer the facility of a printed mini-statement that will show your available balance and the most recent transactions on your account.
- **At any Branch of the Cumberland** - Our staff will be pleased to speak to you about your account.
- **Through Internet Banking** - contact our Customer Service Helpline for details.
- **An increased overdraft* limit** if we are able to offer this. (*Minimum age 18 and subject to status)
- **If you are experiencing financial difficulties** – please speak to one of our Customer Services or Branch Staff as soon as possible. We also have a leaflet "Dealing With Debt – How We Can Help" which is available on request.