

The table below shows a summary of current Business account fees and fee changes applicable from **1st October 2025**

Service	Business Current Account Option A Fees		Business Current Account Option B Fees	Business Current Account Fees
	Effective Until 30 September 2025		Effective Until 30 September 2025	Effective From 1 October 2025
General Account Services				
Maintaining the account	£5.00 (per month)		£3.00 (per month)	£8.00 (per month)
Payments (excluding cards)				
Direct Debit	35p		no fee	no fee
Standing Order	35p		no fee	no fee
Automated Credits (eg. Bacs)	20p		no fee	no fee
Transfer Credits	55p		55p	no fee
Sending Money within the UK				
Faster Payment (Internet Banking)	35p		no fee	no fee
Faster Payment (In Branch)	£1.50		£1.50	75p
Automated Debits	35p		no fee	no fee
CHAPS	£25.00		£25.00	£25.00
Sending Money outside the UK				
Foreign currency payment outside the UK to another European country in Euros	£12.00		£12.00	£12.00
Foreign currency payment outside the UK in currencies other than Euros and/or to non European countries	£20.00		£20.00	£20.00
Receiving money from outside the UK	Automated Credits	20p and up to £60	Up to £60	Up to £60
Cards and Cash				
Cash Paid in pounds in the UK - Cash Credits (Charged Per Transaction)	55p		55p	no fee
Cash Paid In pounds in the UK - Cash Paid In (Charged By Value)	£5,000 per quarter free then 0.50%		£500 per quarter free then 0.75%	0.75%
Cash withdrawal in pounds in the UK - Cash Debits (Charged Per Transaction)	55p		55p	no fee
Cash withdrawal in pounds in the UK - Cash Withdrawn (Charged By Value)	£1,500 per quarter free then 0.40%		0.75%	0.75%
Cash withdrawal in foreign currency outside the UK	no fee		no fee	no fee
Debit card payment in pounds	35p		no fee	no fee
Debit card payment in a foreign currency	35p		no fee	no fee

Service	Business Current Account Option A Fees Effective Until 30 September 2025	Business Current Account Option B Fees Effective Until 30 September 2025	Business Current Account Option B Fees Effective From 1 October 2025
Overdrafts and Related Services			
Arranged Overdraft	3.04% per quarter (12.73% EAR* variable)	3.04% per quarter (12.73% EAR* variable)	3.04% per quarter (12.73% EAR* variable)
Unarranged Overdraft	5.659% per quarter (24.63% EAR* variable)	5.659% per quarter (24.63% EAR* variable)	5.659% per quarter (24.63% EAR* variable)
Refusing a payment due to lack of funds	£10.00	£10.00	£10.00
Allowing a payment despite lack of funds	£10.00	£10.00	£10.00
Other Services			
Cancelling a cheque	£5.00	£5.00	£5.00
Cheque paid out (if cheque book is available for this account)	55p	55p	55p
Cheques paid in (maximum 5 cheques allowed per credit)	£1.00	£1.50	£1.50
Cheques issues in branch	£1.50	£1.50	£1.50
Cash Exchange Charge	1.50% of value exchanged at branch counters	1.50% of value exchanged at branch counters	1.50% of value exchanged at branch counters

*Effective Annual Rate (EAR) is the actual annual rate of an arranged or unarranged overdraft. It does not take into account other fees and charges.

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