



Name of the Account Provider: Cumberland Building Society

Account Name: Business Current Account

Date: 04 June 2026

- This document informs you about the fees for using the main services linked to the payment account. It will help you 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 your terms and conditions and Charges for Account Services leaflet.
- A glossary of terms used in this document is available free of charge.

Service	Fee	
General Account Services		
Maintaining the account	£8.00 per month	
Payments (Excluding Cards)		
Direct debit	no fee	
Standing order	no fee	
Automated Credits (eg. Bacs)	no fee	
Transfer Credits	no fee	
Sending Money within the UK	Faster Payments	
	Internet Banking	no fee
	In Branch	75p
	Automated Debits	no fee
	CHAPS	£25.00
Cards and Cash		
Cash withdrawal in pounds in the UK (Charged by value)	0.75%	
Cash Paid in (Charged by value)	0.75%	
Cash withdrawal in foreign currency outside the UK	no fee	
Debit card payment in pounds	no fee	
Debit card payment in a foreign currency	no fee	
Overdrafts and Related Services		
Arranged Overdraft	3.04% per quarter (12.73% EAR* variable)	
Unarranged Overdraft	5.659% per quarter (24.63% EAR* variable)	
Refusing a payment due to lack of funds	£10.00	
Allowing a payment despite lack of funds	£10.00	

*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.

Service	Fee
Other Services	
Cancelling a cheque	£5.00
Cheque paid out (if cheque book is available for this account)	55p
Cheques paid in (Charge per transaction – maximum of 5 cheques allowed per credit)	£1.50
Cheques issued in Branch	£1.50
Cash Exchange Charge	1.50% of value exchanged at Branch counters

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