



Name of the Account Provider: Cumberland Building Society

Account Name: Business Current Account Option A

Date: 28 October 2019

- 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	£5.00 per month
Payments (excluding cards)	
Direct debit	35p
Standing order	35p
Sending Money within the UK	Faster Payments
	Internet Banking 35p
	In Branch £1.50
	Automated Debits 35p
	CHAPS £25.00
Sending Money outside the UK	Foreign currency payment outside the UK to another European country in Euros £12.00
	Foreign currency payment outside the UK in currencies other than Euros and/or to non European countries £20.00
Receiving money from outside the UK	Automated Credits 20p and up to £60
Cards and Cash	
Cash withdrawal in pounds in the UK	Cash Debits 55p
	Cash withdrawn £1,500 per quarter free then 40p per £100
Cash withdrawal in foreign currency outside the UK	no fee
Debit card payment in pounds	35p
Debit card payment in a foreign currency	35p
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	£27.50
Allowing a payment despite lack of funds	£20.00
Other Services	
Cancelling a cheque	£5.00

*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.