



Name of the Account Provider: Cumberland Building Society

Account Name: Cumberland Day2Day Account

Date: 1st December 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 | £0.00 | |
| Payments (excluding cards) | | |
| Direct debit | no fee | |
| Standing order | no fee | |
| Sending Money within the UK | Faster Payments | no fee |
| | 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 | Up to £60 | |
| Cards and Cash | | |
| Cash withdrawal in pounds in the UK | no fee | |
| Cash withdrawal in foreign currency outside the UK | 2.50% of transaction | |
| Debit card payment in pounds | no fee | |
| Debit card payment in a foreign currency | 2.50% of transaction | |
| Overdrafts and Related Services | | |
| Arranged Overdraft | N/A | |
| Unarranged Overdraft | 14.99% EAR* Variable | |
| Refusing a payment due to lack of funds | £10.00 | |
| Allowing a payment despite lack of funds | no fee | |
| Other Services | | |
| Cancelling a cheque | no fee | |

*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.