



Name of the Account Provider: Cumberland Building Society

Account Name: Freedom Apprentice Account

Date: 1st 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	£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.