

**STANDARD TRANSACTION CHARGES FROM 1ST AUGUST 2009**

<b>Service</b>	<b>Tariff</b>
Fax Charges	£5.00 up to 5 sheets then £1 per sheet
Unpays In	£6.00
CHAPS Payment Out	£20.00
CHAPS Payment In	Free
Balance Certificates	£15.00
Audit Letters	£30.00 Plus VAT
Status Enquires	Free
Certificate of Interest Paid	Free
Certificate of Deposit Interest Received	Free
Duplicate Certificate Paid or Received	£20.00
Duplicate Statements	Free

**Pence Per Item Fees**

Statements	Free
Credits via Clearing System/ BACS	Free

**Foreign and Payment Charges**

Outward Payments in Foreign Currency	0.275% Min £12.00 Max £40.00+£5.00 per SWIFT message
Sterling Payments Abroad	0.275% Min £12.00 Max £40.00+£5.00 per SWIFT and CHAPS fee
Collection of Foreign Currency Cheques	0.3% Min £15 Max £80.00
Negotiated Foreign Currency Cheques	0.275% Min £8.50 Max £80.00

**Arrears Charges**

Monthly Interest Arrears Charge - charged to your account if it is more than 30 days in arrears	Up to 5% over the prevailing cost of funds
Instructing an external solicitor in respect of arrears cases	Legal fees will be calculated on a case by case basis and will be for your account
Appointment of a recoveries agency - this fee is charged when an agency is appointed & covers all associated costs of correspondence & provision of customer information	£500.00
Appointment of a recoveries agency - this fee is charged by the agency under the Law of Property Act 1925 for the recovery of monies owed	Max 5% of the gross amount recovered with a minimum fee of £1,000

Please note some Overseas Payments may be subject to Agents Fees.

**PLEASE NOTE THAT FOREIGN CHEQUES WILL NOT BE SENT ON A NEGOTIATION BASIS BUT ALL CHEQUES WILL BE SENT ON A COLLECTION BASIS AND WILL BE SUBJECT TO CHARGES ABOVE AND ANY LOCAL BANK CHARGES.**

Customers paying in at other banks could be subject to Interbank Agency Claims.

Contact your Account Manager for more details.