



Name of the account provider: Reliance Bank
Account name: Personal Current Account
Date: July 2024

- This document informs you about the fees for using the main services linked to the payment account. It will help you to 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 Reliance Bank Personal Terms and Conditions
- A glossary of the terms used in this document is outlined in the Reliance Bank Personal Terms and Conditions.

| Service | Fee |
|---|---|
| General account services | |
| Maintaining the account | No fee |
| Payments (excluding cards) | |
| Direct Debit | No Fee |
| Standing Order | No Fee |
| Sending money within the UK | Faster Payment no charge CHAPS £15 *If you send money in a foreign currency within the UK, the fees are as shown below for "Sending money outside the UK" |
| Sending money outside the UK | SEPA no charge SWIFT £15 £22.50 on an all charges basis For any transaction made outside the UK, which is not a GBP or Euro transaction, there will be a flat rate charge of £1.25 per transaction. This fee will not apply to any GBP or Euro transactions. |
| Receiving money from outside the UK | When receiving money from outside the UK we will convert the payment into your account at the exchange rate which applies at the time of the transaction. We will then add the payment to your account |
| Cards and cash | |
| Debit card payment in pounds (£) | 0.00 |
| Cash withdrawals in pounds (£) in the UK | 0.00 |
| Cash withdrawals in a foreign currency outside the UK (using your debit card) | In Europe no fee Outside Europe £1.25 transaction fee |
| Debit card payment in a foreign currency | In Europe no fee Outside Europe £1.25 transaction fee |

| Service | Fee |
|--|---|
| Overdrafts and related Services | |
| Allowing a payment despite lack of funds | No fee |
| Refusing a payment due to lack of funds | £10 We will not charge you if the value of the payment is £10 or less, or if the payment would have taken the account overdrawn by £10 or less. |
| Overdraft interest: Arranged and Unarranged | 12% APRC (variable) This is subject to change. APRC stands for Annual Percentage Rate of Charge and represents what the interest rate would be if charged and added to the amount owed once each year including additional fees. This means you are charged over the year based on how often and how much you are overdrawn by, and the effect of compounding it – charging interest on interest already charged. This interest rate does not include any other fees and charges. Maximum charge: The maximum charge for returned items per calendar month is £60 – even if the total of individual returned item charges exceeds this. This maximum charge applies to returned item charges only. This maximum charge does not include the interest rate charge for arranged and / or unarranged overdrafts. |
| Other services | |
| Stopped cheque | £7.50 |
| Statement copies | £2.50 |