

**Business and Charity Current Account Fees and Charges**
**Standard Tariff**

Account Fee	A maintenance fee which helps us with the initial set-up and cost of running your account ongoing.	£7.50 per month
Automated payments	Any payment in or out of your account to include: Internal Transfers and Direct Debits	£0.05 per item
	Any payment in or out of your account to include: Faster payments, Standing Orders, Other Automated Debits or Credits	£0.25 per item
	BACS file set up	£3.00 per file
Bank Giro Credits / Counter Credits		£0.65 per item
Cash Paid In	Using branch services	£0.30 per £100
Cheques Paid in	Using branch services	£0.30 per £100
CHAPs	Electronic transfer in sterling to a UK based account usually received by the beneficiary the same working day (subject to a transaction cut-off time)	£25 per item
Cheque Issued	Any cheque drawn on your account, i.e., debiting your account.	£0.25 per item

**Visa Debit Card Charges**

Debit card payment		£0.25 per item
Cash withdrawals		£0.25 per item
Additional Charges for Cash withdrawals in a foreign currency (non-Euros) outside the UK (using your debit card)		£1.25 per item
Additional Charges for Debit card payment in a foreign currency (non-Euros)		£1.25 per item

**International Payments**

SEPA	Electronic transfer in Euros within EEA	£0.25 per item
SWIFT - within EEA in any currency	Payer and recipient pay their own	£15
SWIFT - outside EEA in any currency	Payer and recipient pay their own	£15
	Payer pays all charges	£22.50

**Service Charges**

Stopped Cheque	£10	Sweep facility	£15 per quarter
Returned cheque	£10	Audit replies	£25
Unpaid Items	£10	Bankers reference	£10
Statement copies	£2.50	Subject Access Request	No fee

**Overdraft Fees and Interest**

If we receive a request for a payment but you don't have the funds in your account to cover it, we will either:

- Give or extend an unarranged overdraft and make the payment; or
- Refuse the payment due to lack of funds.

Refusing a payment due to lack of funds applies to Direct Debits, Standing orders and Cheques. We will not charge you if the value of the payment is £10 or less, or if the payment would have taken your account overdrawn by £10 or less.

Debit interest will be charged at 14.90% representative APR and is subject to change.

All charges are calculated daily and applied on a quarterly basis.

Registered Office: Reliance Bank Limited, Faith House, 23-24 Lovat Lane, London EC3R 8EB Tel 020 7398 5400

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