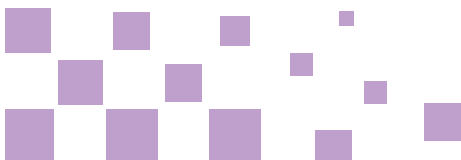


Service Charges



General Charges

Audit request	£50.00
Duplicate statement (per sheet)	£5.00
Special presentation of cheque (Rapid cheque clearance)	£50.00
Copy of a cheque issued by us	£20.00
Cheque returned unpaid	£20.00
Written details of interest paid	£30.00
Duplicate certificate of loan interest	£15.00
Registered post of recorded delivery (UK, Isle of Man, Channel Islands)	£15.00
Registered post of recorded delivery (Rest of world)	£30.00
Missed direct debit fee	£15.00

Payments from your account

UK BACS	FREE
Faster payment	FREE
CHAPS - Same day sterling payment within the UK/Isle of Man/Channel Islands	£45.00
SWIFT telegraphic transfers	£45.00

Payments to your account

Inward payments in sterling	FREE
Cheque	FREE
Collection or negotiation of foreign cheques	£50.00

Additional services

Other general services (per hour)	£35.00
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We are happy to deal with your day to day enquiries at no charge. If a significant amount of time, specialist or a professional adviser is required we may charge an additional fee. Any additional fees will be agreed with you prior to the service starting.

Charges will normally be deducted from the balance of your account except where the transaction effects Account closure. In this case charges will be deducted from the closing balance prior to repayment.