

Tariff

Effective from 1 February 2025

- This tariff applies to the transactions listed and will be deducted from your CAF Cash, CAF Gold or CAF Platinum Account, unless otherwise notified in writing.
- Please read the [CAF Bank General Terms and Conditions](#) alongside this Tariff.
- You will find further information on paying in a foreign cheque, with the form to complete, in [our help centre](#).
- For full information on the Bacs bureau service and the related Terms and Conditions, please [visit our website](#).
- You can look up in our [Banking Glossary of Terms](#) the meanings of the terms used within this document.

Service	Fees and charges	Amount
General account services		
Maintaining the CAF Bank Cash Account	Monthly fee Debited on the 15th of the following month or, if this falls on a non-working day (weekends or bank holidays), the next working day.	£5.00
Credits (payments into account)		
Direct debit		£0.00
Standing order		£0.00
Paying in cash	Paying in cash up to £2,000.00 in value in a single calendar month. Paying in cash over the value of £2,000.00 in a single calendar month. This charge is per £100 for the entire value of the cash paid in during one calendar month. For example, if £2,001.00 was paid in the charge would be £15.00.	£0.00 £0.75
Paying in cheques	Paying in up to 20 cheques in quantity in a single calendar month. Paying in over 20 cheques in quantity in a single calendar month. This charge is per cheque, for the entire amount of cheques paid in during one calendar month. For example, if 21 cheques were paid in the charge would be £12.60.	£0.00 £0.60
Receiving money from outside the UK	Paying in a cheque in a foreign currency Receiving money from outside the UK via international payment up to a value of £50.00. Receiving money from outside the UK via international payment over the value of £50.00.	£28.00 £0.00 £6.00

Service	Fees and charges	Amount
Payments (payments out of account)		
Direct debit		£0.00
Standing order		£0.00
Issuing a cheque in sterling		£1.00
Sending money within the UK	Faster Payment (online)	£0.00
	Faster Payment (written instructions)	£25.00
	CHAPS Payment	£25.00
Sending money outside the UK	International Payment	£25.00
Business card transactions		
Business card cash withdrawal in sterling in the UK		£0.00
Business card cash withdrawal in foreign currency outside the UK	If cash machine providers charge for the use of their ATMs, this will be displayed to the cardholder at the time of withdrawal.	£0.00
Business card payment in sterling		£0.00
Business card payment in a foreign currency		£0.00
Authorised and unauthorised overdrafts and related services		
Arranged overdraft	Arrangement fee	Up to 2% of balance of overdraft
	Minimum arrangement fee	£500.00
	Interest Rate	Up to 7% over the Bank of England Base Rate
Unarranged overdraft		Not permitted
Refusing a payment due to lack of funds	Cheque	£30.00
	Direct debit	£10.00
	Standing order	£10.00
Bacs Bureau		
Bacs Bureau initial fees	Initial set-up fee	£100.00
	Set up new Service User Number (SUN)	£175.00
	Transfer of existing SUN	£175.00
	Set up/transfer of Bacs Direct Credit	£0.00
	Set up/transfer of Bacs Direct Debit	£120.00
Ongoing Bacs Bureau fees	Monthly service fee	£30.00
	File fee, per file submitted	£5.00
	Transaction fee, per item	£0.20
	Annual renewal fee	£100.00
	Bacs overlimit fee	£100.00
	Additional or replacement Smart Cards (per card)	£60.00
Optional Bacs Bureau fees	Initial data import service	£75.00
	Standard training (30 minutes)	£0.00
	Additional training, hourly rate, per hour	£100.00

Service	Fees and charges	Amount
Other services		
Audit certificate	Per request, per customer	£35.00 (inc. VAT)
Issuing a copy of a bank statement	Online statements	£0.00
	Posted statements, per statement	£10.00
Issuing bank statements more frequently than monthly	Weekly statements	£7.50 per month
Stopping a cheque	Blank or stolen cheques/books	£0.00
	All other reasons, per cheque	£10.00
Returned cheque – paid in		£5.00
Tracing a payment	When incorrect account details are entered	£25.00
	On cheque issued	£25.00
Request for an archived item	Issuing a copy of a cheque	£5.00
	Issuing a copy of a credit slip	£5.00
	Issuing a copy of credit listing	£5.00

Telephone calls may be monitored or recorded for security/training purposes.
Lines are open Monday to Friday 9am - 5pm (excluding English bank holidays).

CAF Bank Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register number: 204451).
CAF Bank Limited Registered office is 25 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JQ.
Registered in England and Wales under number 1837656.

