



Name of the account provider: CAF Bank Limited

Account name: CAF Bank Cash Account

Date: 14th September 2019

- 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 CAF Bank General Terms and Conditions and CAF Cash Account – Account Terms. Full information on paying in a foreign cheque can be found in International Cheque Clearing Terms and Conditions. Full information on the Bacs Bureau Service is available in Bacs Bureau Service Terms and Conditions, including the specified definitions of a Bacs Bureau transaction.
- A glossary of the terms used in this document is available free of charge

Service	Fee
General account services	
Maintaining the CAF Bank Cash Account	Monthly fee £5.00 Fee will be 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.
	Total annual fee £60.00
Payments (excluding cards)	
Direct debit	£0.00
Standing order	£0.00
Sending money within the UK	Online Faster Payment £0.00
	Single Immediate Payment £5.00
	CHAPS Payment £15.00
Sending money outside the UK	SWIFT Payment £20.00
Receiving money from outside the UK	Paying in a cheque in a foreign currency £28.00
	Receiving money from outside the UK via SWIFT payment up to a value of £50.00. £0.00
	Receiving money from outside the UK via SWIFT payment over the value of £50.00. £6.00

Cards and cash		
Paying in cash	Paying in cash up to £8,500.00 in value in a single calendar month.	£0.00
	Paying in cash over the value of £8,500.00 in a single calendar month. This charge is per £100 for the entire value of the cash paid in over one calendar month. For example, if £8,501.00 was paid in the charge would be £42.50.	£0.50
Business card cash withdrawal in pounds in the UK		£0.00
Business card cash withdrawal in foreign currency outside the UK		£0.00
Business card payment in pounds		£0.00
Business card payment in a foreign currency		£0.00
Overdrafts and related services		
Arranged overdraft	Arrangement fee	Up to 2% of balance of overdraft
	Minimum arrangement fee. (The minimum facility offered is £50,000.00).	£500.00
	Interest Rate	Up to 7% over the Bank of England Base Rate
Unarranged overdraft		Service not available
Refusing a payment due to lack of funds	Cheque	£30.00
	Direct debit	£30.00
	Standing order	£30.00
Allowing a payment despite lack of funds		Service not available

Other services		
Cancelling a cheque		£10.00
Issuing a cheque in pounds		£0.00
Paying in cheques	Paying in cheques up to 50 in quantity in a single calendar month.	£0.00
	Paying in cheques over the quantity of 50 in a single calendar month. This charge is per cheque, for the entire amount of cheques paid in over one calendar month. For example, if 51 cheques were paid in the charge would be £20.40.	£0.40
Refused cheque - inwards		£5.00
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
Optional Bacs Bureau fees	Initial data import service	£75.00
	Standard training (30 minutes)	£0.00
	Additional training, hourly rate, per hour	£100.00
Tracing a payment	When incorrect account details are entered	£20.00
	On cheque issued	£20.00
Issuing a copy of a bank statement	Per sheet	£1.00
Issuing bank statements more frequently than monthly		£1.00
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
	Requesting an investigation into a credit discrepancy	£5.00
Audit certificate for an account	The charge is per request, for each account that an audit certificate is produced. This fee is capped at £196.00.	£14.00
Status enquiry		£0.00
Management time	This charge is per hour, for any service deemed to fall outside the scope of our standard services.	£120.00

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

CAF Bank Limited (CBL) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 204451. Authorisation can be checked on the financial services register at www.fca.org.uk
CBL Registered office is 25 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JQ. Registered under number 1837656. CBL is a subsidiary of Charities Aid Foundation (registered charity number 268369).

