



**Name of the account provider: CAF Bank Limited**

**Account name: CAF Bank Personal Account**

**Date: 01st November 2018**

- 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 Bank Personal Account – Terms and Conditions. Full information on paying in a foreign cheque can be found in International Cheque Clearing Terms and Conditions.
- A glossary of the terms used in this document is available free of charge.

Service	Fee
<b>General account services</b>	
<b>Maintaining the CAF Bank Personal Account</b>	Monthly fee £25.00 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.
	<b>Total annual fee £300.00</b>
<b>Payments (excluding cards)</b>	
<b>Direct debit</b>	£0.00
<b>Standing order</b>	£0.00
<b>Sending money within the UK</b>	Online Faster Payment £0.00
	Single Immediate Payment £5.00
	CHAPS Payment £15.00
<b>Sending money outside the UK</b>	SWIFT Payment £20.00
<b>Receiving money from outside the UK</b>	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

<b>Cards and cash</b>	
<b>Cash withdrawal in pounds in the UK</b>	£0.00
<b>Cash withdrawal in foreign currency outside the UK</b>	£0.00
<b>Paying in cash</b>	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
<b>Debit card payment in pounds</b>	£0.00
<b>Debit card payment in a foreign currency</b>	£0.00
<b>Overdrafts and related services</b>	
<b>Arranged overdraft</b>	Interest Rate 18.5% Fixed (EAR 19.8%)
<b>Unarranged overdraft</b>	Interest Rate 24.5% Fixed (EAR 26.8%)
<b>Refusing a payment due to lack of funds</b>	Cheque £30.00
	Direct debit £30.00
	Standing order £30.00
<b>Allowing a payment despite lack of funds</b>	£0.00
<b>Other services</b>	
<b>Cancelling a cheque</b>	£10.00
<b>Issuing a cheque in pounds</b>	£0.00
<b>Paying in cheques</b>	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
<b>Refused cheque - inwards</b>	£5.00
<b>Tracing a payment when incorrect account details are entered</b>	£20.00
<b>Issuing a copy of a bank statement</b>	£1.00
<b>Issuing bank statements more frequently than monthly</b>	£1.00
<b>Request for an archived item</b>	£5.00
<b>Audit certificate for an account</b>	This charge is capped at £200 per £14.00 request. £14.00
<b>Status enquiry</b>	£0.00
<b>Management time</b>	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 for security/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](http://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).

