

## Tariff of charges

Effective from 4 August 2022

- This tariff applies to the transactions listed and will be deducted from your CAF Cash, CAF Gold or CAF Platinum Account immediately, unless otherwise notified in writing.
- 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.
- You can look up in our [Banking Glossary of Terms](#) the meanings of the terms used within this document.

Service	Fee
<b>General account services</b>	
<b>Maintaining the CAF Bank Cash Account</b>	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.
	<b>Total annual fee £60.00</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 £25.00
<b>Sending money outside the UK</b>	SWIFT Payment £25.00
<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>Paying in cash</b>	Paying in cash up to £2,000.00 in value in a single calendar month.	£0.00
	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 over one calendar month. For example, if £2,001.00 was paid in the charge would be £15.00.	£0.75
<b>Business card cash withdrawal in pounds in the UK</b>		£0.00
<b>Business card cash withdrawal in foreign currency outside the UK</b>	If financial institutions charge for the use of their ATMs, this will be displayed to the cardholder at the time of withdrawal.	£0.00
<b>Business card payment in pounds</b>		£0.00
<b>Business card payment in a foreign currency</b>		£0.00
<b>Overdrafts and related services</b>		
<b>Arranged overdraft</b>	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
<b>Unarranged overdraft</b>		Service not available
<b>Refusing a payment due to lack of funds</b>	Cheque	£30.00
	Direct debit	£10.00
	Standing order	£10.00
<b>Allowing a payment despite lack of funds</b>		Service not available

<b>Other services</b>		
<b>Cancelling a cheque</b>		£10.00
<b>Issuing a cheque in pounds</b>		£0.50
<b>Paying in cheques</b>	Paying in cheques up to 20 in quantity in a single calendar month.	£0.00
	Paying in cheques over the quantity of 20 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 21 cheques were paid in the charge would be £12.60.	£0.60
<b>Refused cheque - inwards</b>		£5.00
<b>Bacs Bureau initial fees</b>	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
<b>Ongoing Bacs Bureau fees</b>	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)	£25.00
<b>Optional Bacs Bureau fees</b>	Initial data import service	£75.00
	Standard training (30 minutes)	£0.00
	Additional training, hourly rate, per hour	£100.00
<b>Tracing a payment</b>	When incorrect account details are entered	£20.00
	On cheque issued	£20.00
<b>Issuing a copy of a bank statement</b>	Per statement	£10.00
<b>Issuing bank statements more frequently than monthly</b>		£1.00
<b>Request for an archived item</b>	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
<b>Audit certificate for an account</b>	The charge is per request, for each account that an audit certificate is produced. This fee is capped at £196.00.	£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** 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.

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