

Current Account Types and Charges (see Note 1)

1 December 2009

	Personal Account	Business Account
Minimum initial deposit	£500	£5,000
Minimum balance	£500	£0
Interest payable	(see Note 2)	
Standing orders/Direct debits	FREE	FREE
Monthly Account charge	£10	£10
Cheque book and ATM (see Note 3)	FREE	FREE
Paying-in slips/Cheque book requests	FREE	FREE
Excess ATM withdrawal charge (see Note 4)	YES	YES
Replacement of ATM cards	FREE	FREE
The Access Bank UK cheques returned unpaid	£20	£20
Other bank cheques returned unpaid	FREE	£20
Stopped cheque instruction (see Note 5)	£10	£10
Lodgement of foreign currency cheque	£35	£35
Unauthorised overdraft charge (see Note 6)	£20	£20
Unauthorised overdraft interest rate (see Note 7)	Base plus 10% p.a.	
Unauthorised overdraft Effective Annual Rate	(see Note 8)	
Monthly statement	FREE	FREE
Special request for bank statements	FREE	FREE
BACS transfers to UK Accounts	FREE	FREE
CHAPS/Same-day UK GBP (£) payments	(see Note 9)	
CHAPS/Same-day UK GBP (£) payments submitted online	N/A	(see Note 9)
International payments	(see Note 10)	
International payments submitted online	N/A	(see Note 10)

To be read in conjunction with your Account terms and conditions

- Note 1 USD (\$) and EUR (€) Accounts follow the base product features in GBP (£) equivalent levels.
- Note 2 Interest on Current Accounts is calculated daily and applied to the Account on a monthly basis. Please see the Current Interest Rates sheet or our website for information on current rates.
- Note 3 **ATM withdrawals are a maximum of £100 per day per account.**
- Note 4 ATM withdrawals in excess of 1 per week are charged at £1 each time.
- Note 5 Charge applied unless cheques are lost/stolen.
- Note 6 £20 unauthorised overdraft charge will be charged for each month, or part thereof, that the Account is overdrawn.
- Note 7 In addition to the £20 unauthorised overdraft charge (see Note 6), interest on unauthorised overdrawn balances will be charged at the Bank's base rate plus 10% p.a., calculated daily and applied to the Account on a monthly basis. The Access Bank UK Limited Base Rate is in line with the Bank of England Base rate.
- Note 8 This rate reflects all charges applied to the account expressed as an effective annual rate. This rate will move in line with base rate changes – please always refer to our website for current EAR.
- Note 9 Subject to a 5% GBP (£) equivalent charge to a maximum of £20. Minimum of £15.
- Note 10 Subject to a 5% GBP (£) equivalent charge to a maximum of £35. Minimum of £15.

Interest and charges

We pay interest or, if applicable, charge interest and fees by crediting or debiting your Account.

We shall be entitled to charge you fees whenever you use any of the services we make available to your Account(s) from time to time. You will be given details of our fees for using these services (including our overdraft services, as explained in condition 7 of the Terms and Conditions) either when you open your Account and/or from time to time. We may vary the interest rates and fees for our services from time to time in accordance with condition 12 of the Terms and Conditions.

We will deduct tax on interest before we pay it to you unless we can pay interest without deducting tax under current legislation.

There may be other taxes or costs that are not paid through us or imposed by us that you have to pay in connection with your Account.

Other Account Types, Features and Charges

	Notice Deposit Account 30 Days	Notice Deposit Account 60 Days	Notice Deposit Account 90 Days	Instant Access Savings Account	To be read in conjunction with your Account terms and conditions
Minimum initial deposit (see Note 11)	£5,000	£5,000	£5,000	£500	
Minimum balance	£5,000	£5,000	£5,000	£200	
Minimum term (days)	30	60	90	0	
Withdrawals allowed	NO	NO	NO	YES	
Automatic rollover	NO	NO	NO	YES	
Interest payable	(see Note 12)				
Interest rates	(see Note 13)				

Note 11 This is the minimum GBP (£) deposit or EUR (€) or USD (\$) equivalent.

Note 12 Interest on Notice Deposit Accounts and Instant Access Savings Accounts is calculated daily and applied to the Account on a monthly basis. Please see the Current Interest Rates sheet or our website for the information on current rates.

Note 13 We have a wide range of interest rates available in three prime currencies, depending on the amount and term of the deposit. Full terms are available on our website or by contacting us on **0845 293 5535**.

Statements

We will send you monthly statements for each of your Accounts showing the transactions on and any interest credited to or debited from the Account, unless you indicate that you do not wish to receive paper statements. We strongly recommend that you check your statements regularly. If your statement has an entry that you are unable to identify, you should tell us as soon as possible so that we can resolve the matter.

If you have a joint Account you will receive only one statement.

We will correct any entries made in error by us to your Account as soon as you inform us or we identify them.

Cheque Clearing Cycle

The following table shows an example of how long it takes for a cheque to clear once it has been deposited in your Account.

	Monday	Tuesday	Wednesday	Thursday	Friday	Monday
Cheque deposited	X					
Funds cleared						X