



**The Access Bank UK Limited**

**Business Current Account**

**31<sup>st</sup> October 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 the Terms and Conditions.
- A glossary of the terms used in this document is available free of charge.

<b>Service</b>	<b>Fee</b>	
<b>General account services</b>		
<b>Maintaining the Account</b> (Minimum initial deposit £5000)	Monthly	<b>£10.00</b>
	<b>Total annual fee</b>	<b>£120.00</b>
<b>Payments (excluding cards)</b>		
<b>Sending money within the UK – Faster Payments (FPS)</b> (available for GBP (£) Accounts only)		<b>Free</b>
<b>Sending money within the UK – CHAPS/Same-day</b> (available for GBP (£) Accounts only)		<b>Free</b>
<b>Sending money within the UK – EUR/USD</b>	(minimum £15, maximum £35)	<b>5%</b>
<b>Sending money outside the UK</b> (All currencies)	(minimum £15, maximum £35)	<b>5%</b>
<b>Sending money outside the UK – submitted online</b>	(minimum £15, maximum £35)	<b>5%</b>

<b>Refusing a payment due to lack of funds</b>		<b>£20.00</b>
<b>Standing orders/Direct debits</b>		<b>Free</b>
<b>Overdrafts and related services</b>		
<b>Unarranged overdraft interest rate</b>	Interest on unarranged overdrawn balances will be charged at 10% p/a calculated daily and applied to the Account on a monthly basis.	<b>10%</b>
<b>Unarranged overdraft Annual Effective Rate</b>	This reflects all charges applied to the account expressed as an annual effective rate.	<b>10%</b>
<b>Other services</b>	<b>Fee</b>	
<b>Monthly Statements</b>		<b>Free</b>
<b>Special request for bank statements</b>		<b>Free</b>
<b>Paying-in slips/Cheque book requests</b>		<b>Free</b>
<b>Cheque book</b>		<b>Free</b>
<b>Access Bank cheques returned unpaid</b>		<b>£20.00</b>
<b>Other bank cheques returned unpaid</b>		<b>Free</b>
<b>Cancelling a cheque (stopped cheque)</b>	Charge applied unless cheques are lost or stolen	<b>£10.00</b>

Services beyond these quantities will be charged separately.