



The Access Bank UK Limited
Personal Current Account
31st 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.

| Service | Fee | |
|--|----------------------------|----------------|
| General account services | | |
| Maintaining the Account (Minimum initial deposit £500) | Monthly | £10.00 |
| | Total annual fee | £120.00 |
| Payments (excluding cards) | | |
| Sending money within the UK – Faster Payments (FPS) (available for GBP (£) Accounts only) | | Free |
| Sending money within the UK – CHAPS/Same-day (available for GBP (£) Accounts only) | | Free |
| Sending money within the UK – EUR/USD | (minimum £15, maximum £35) | 5% |
| Sending money outside the UK (All currencies) | (minimum £15, maximum £35) | 5% |
| Refusing a payment due to lack of funds | | £20.00 |

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

Services beyond these quantities will be charged separately.