


The Access Bank UK Limited
Personal Current Account
1st January 2022

- 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

Cards and cash		
Debit card payment in currency of card		Free
Cash withdrawal in currency of card		Free
Debit card payment in currency different to that of your card	Exchange rate transaction fee	2.99%
Cash withdrawal in currency different to that of your card	Exchange rate transaction fee	2.99%
Additional cardholder fee (for more than 2 additional cardholders)	Monthly per additional cardholder	£5.00
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		
Monthly Statements		Free
Special request for bank statements		Free
Paying-in slips/Cheque book requests		Free
Cheque book		Free
The Access Bank UK Limited 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.

The Access Bank UK Limited is registered in England & Wales, Company Number 06365062. Registered Office: 4 Royal Court, Gadbrook Way, Gadbrook Park, Northwich, Cheshire, CW9 7UT. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. FCA & PRA Registration Number 478415.