



**The Access Bank UK Limited**  
**Personal Current Account - Access Personal**  
**1st November 2023**

- 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
<b>General account services</b>	
<b>Access Personal</b>	
<b>Maintaining the Account</b> (Minimum initial deposit £500)	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>No fee</b>
<b>Sending money within the UK – CHAPS/ Same-day</b> (available for GBP (£) Accounts only)	<b>No fee</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>Refusing a payment due to lack of funds</b>	<b>£20.00</b>
<b>Standing orders/Direct debits</b>	<b>No fee</b>

Cards and cash		
Debit card payment in currency of card		No fee
Cash withdrawal in currency of card		No fee
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		
Biannual statements		No fee
Special request for bank statements		No fee
Paying-in slips/Cheque book requests		No fee
Cheque book		No fee
The Access Bank UK Limited cheques returned unpaid		£20.00
Other bank cheques returned unpaid		No fee
Cancelling a cheque (stopped cheque)	Charge applied unless cheques are lost or stolen	£10.00

Services beyond these quantities will be charged separately.