

# Our personal charges

Fees and charges listed relate to new accounts, but exclude any specific product fees or interest rates. For more information just speak to a member of staff. Correct as at 31 January 2015.

Debit Cards	Charge
Foreign currency withdrawal (UK cash machines)	2% Foreign Cash Fee (min £2, max £5); and 2.75% Non-Sterling Transaction Fee
Cash withdrawals or buying currency/travellers cheques outside the UK	
Purchases made outside the UK	2.75% Foreign Purchase Fee (min £1)
Purchases made anywhere in a foreign currency	

Overdrafts	Maximum Charge
Arranged Overdraft Usage Fee	£6 for using an arranged overdraft by more than £10
Unarranged Overdraft Usage Fee	£6 per day for unarranged overdrafts over £10; (for unarranged overdrafts over £25 if registered for Overdraft Control)
Unpaid Transaction Fee	£6 for any transaction we return unpaid

Loans	Term	Charge
Early Settlement	Original term of less than 12 months	28 days interest on balance repaid
	Original term of more than 12 months	58 days interest on balance repaid

Credit Cards	Charge
Sterling/Non-Sterling Advance Fee (including gambling transactions and money transfers)	3%
Returned Payment	£10 per transaction
Default Charges for late payment and/or if you exceed your credit limit	£12 each
Non-Sterling Transaction Fee	2.75% of the value

Mortgages (Charges for Offset Mortgages may differ – just speak to a member of staff)	
Valuation: Costs range depending on property value and the level of valuation detail. Some may incur an additional £75 admin fee	
Early Repayment Charge (% of balance)	Fixed Rate: 1% for each year remaining in deal (eg. 1% for 1 year or less; 2% for 1 to 2 years) Tracker Rate: 0.50% for 1 year or less and 1% for 1 to 2 years remaining in deal

Changing your mortgage length	£35
Changing your repayment method (buy-to-let only)	£75
Transferring names on your mortgage	£150
Giving our consent to you letting your property	£100
Postponement of a second charge	£40
Selling part of your property	£50
Altering your security documents	£85

CHAPS payment	£30
Additional itemised statements for a portion of your mortgage	£20 per portion per year
Providing a reference to another lender	£75
Agreeing to your mortgage with another lender	£100
Property re-inspection after renovation	£47.50
Unpaid Direct Debit Fee	£35
Covering you if you don't pay ground rent/service charge	£50

Savings
Fixed Term Savings & Fixed Rate ISA Early Closure Charge: 90 days' (1 year) or 180 days' (2 years) gross interest (no charge in the event of death or non voluntary redundancy)

Other services	Charge
Copy statements	£3
UK Bankers Draft	£20
Court Orders (Scotland only)	£25 min
CHAPS payment	£20
Banker's Reference	£10 each request
Sterling Travellers cheques	1% of value (min £3, max £50)

International Payments	Charge	
Outwards Payments	Royworld Budget	£10
	Royworld Economy	£22
	Royworld Express	£30
	Agents' Charges	£8.50/£12.50
	SEPA Credit Transfer	£10
Royworld Drafts	Up to and including £100	£8
	Over £100	£20
Inwards Payments	Up to and including £100	£1
	Over £100	£7
Foreign Cheques paid in	Euro Cheque on UK Bank Negotiations Collections sent abroad Collections in UK	£1 per credit plus £0.25 per cheque 0.25% (min £7, max £45) per pay in 0.25% (min £20, max £70) per pay in £12 per cheque