

## Banking Tariff



This tariff applies to all Cater Allen Accounts with the exception of the Private Bank Account. The Private Bank Account Banking Tariff can be found at [www.caterallen.co.uk](http://www.caterallen.co.uk).

### Deposits

Inland Sterling Deposits – e.g. BACS receipts, UK cheque deposits	We don't levy any charge for receiving these payments. However, if you make your deposit using another financial institution's counter facilities then they may deduct charges <sup>1</sup> from your deposit before it reaches Cater Allen Private Bank.
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#### **In-bound electronic deposits (excluding inland sterling deposits)**

In some cases the sender of the payment may choose to pay all of the associated costs, in which case you will not be charged a fee. Alternatively the sender can choose for the costs associated with sending the payment to be shared, in which case you will be charged the appropriate cost from the fees shown below.

<b>Your Account Currency</b>	<b>Currency of In-Bound Electronic Payment</b>	<b>Payment From</b>	<b>Fee</b>
Sterling	Sterling	Outside UK	£7
Sterling	Any other currencies*	Any country	£7
Euro	Any currency*	Any country	€7
US Dollar	Any currency*	Any country	US \$10.50

\* Please contact our Client Services Centre on 0800 092 3300 to find out which currencies we can accept. You can also find this listing on our Exchange Rates page on our website: [www.caterallen.co.uk/exchangerates](http://www.caterallen.co.uk/exchangerates)

Collection of Foreign Cheques	This service is only available for foreign cheques of sterling equivalent value of £50 and over.	
	Under £100 – £5 <sup>2</sup>	
	£100 and over – 0.25% of cheque value	Minimum £15 Maximum £65 <sup>2</sup>
Negotiation of Foreign Cheques	This service is only available for foreign cheques of sterling equivalent value of £50 and over.	
	£7.50, €10 or US\$10 (depending on the currency of the account into which the cheque is being deposited)	

## Withdrawals

Inland Sterling Withdrawals – e.g. BACS payments, cheque withdrawals	No charge <sup>3</sup>
CHAPS – same day sterling transfer to all other banks within the UK <sup>4</sup>	£25, €33, US\$40 (depending on the currency of the account from which the funds are being sent)
Foreign Currency Drafts – issued by us	All currencies – £15 plus registered post charge if applicable
Telegraphic Transfer/SWIFT Payment	£25 <sup>2</sup> , €33 <sup>2</sup> , US\$40 <sup>2</sup> (depending on the currency of the account from which the funds are being sent)
Sterling Bank Drafts	£15 – plus post charge if applicable
Currency cheques – drawn by you	All currencies – £25 <sup>2</sup>

Cash Machine withdrawals	Free if you are using a VISA badged cash machine. However, there are certain cash machine owners who make charges for using their cash machines. If you use one of these cash machines then normally you should be informed on screen of the charge before you commit to the withdrawal. These charges will be debited from your account as part of your withdrawal.														
Card Usage Levy/Surcharge	Some retailers/service providers may levy a surcharge if you use your VISA Deferred-Debit Card to make payment for the goods or services that they are providing you with. This is because within the VISA transaction system, deferred-debit cards are treated as credit cards. Therefore, if a retailer/service provider has signs/notices, or in some other way informs you that credit cards are subject to a surcharge, then their surcharges will apply to your transaction and be debited from your account as part of your transaction. Please also note that if they inform you that they do not accept credit cards then this means that they will not accept your deferred-debit card.														
<p>When you pay for goods or services using your card in a currency other than your account currency (e.g. you have a sterling account and a transaction in any other currency OR you have a euro account and a transaction in any other currency OR you have a US dollar account and a transaction in any other currency) then commission charges will be applied for all of these transactions. Commission charges are calculated and applied as part of the Foreign Exchange Rate that VISA apply to the transaction when they convert it to your account currency. Please see below for details of these rates:</p> <table border="1"> <thead> <tr> <th>Region where card is used</th> <th>£ Sterling</th> <th>euro Card</th> <th>US Dollar Card</th> </tr> </thead> <tbody> <tr> <td>Within Europe* inc. Israel</td> <td>1.750%</td> <td>1.750%</td> <td>1.750%</td> </tr> <tr> <td>Outside of Europe</td> <td>2.000%</td> <td>2.750%</td> <td>2.750%</td> </tr> </tbody> </table> <p>*Full listing of countries available on request.</p>				Region where card is used	£ Sterling	euro Card	US Dollar Card	Within Europe* inc. Israel	1.750%	1.750%	1.750%	Outside of Europe	2.000%	2.750%	2.750%
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## Royal Bank of Scotland Counter Charges

We have made arrangements which allow you to make sterling transactions only over the counter, at any Royal Bank of Scotland branch (this does not include branches of its associated companies, for example NatWest).

- For Personal accounts, we do not levy any charge for receiving these payments.
- For Non-Personal accounts, we do not levy any charge if your holdings with us in all your accounts linked to your Customer Number total £100,000 or more.
- For Non-Personal accounts, where the total holdings in all the accounts linked to your Customer Number are less than £100,000, the following charges will apply:

Counter Service	Rate
Cash paid in – notes	£0.64 per £100
Cash paid in – coins	£0.64 per £100
Cash paid out – notes	£0.64 per £100
Cash paid out – coins	£0.64 per £100
Cash exchanged, i.e. notes to coins and vice versa	£1.65 per £100
Cheques, Postal orders etc collected/paid in	£0.43 each
Credits paid in (this means for each set of credits made using a single paying-in slip this fee applies)	£1.50 each

If you choose to make transactions anywhere other than Royal Bank of Scotland branches, you may be liable (at our discretion) for any charges passed to Cater Allen Private Bank as a result of your use of alternative counter services. You are responsible for agreeing to such charges with the alternative provider of such counter services, prior to making the transaction. **Please Note: All other banks have the right to refuse your deposits.**

## Other Ancillary Charges

If a cheque, Standing Order or Direct Debit is returned unpaid due to insufficient funds in the account or due to an insufficient Arranged overdraft	£30
Duplicate Statements – per statement requested (subject to a maximum £10 per request)  Duplicate Client Account Reports – per report requested	£5
Audit report	£15 + VAT
Stopped cheques	£6
Recalling a CHAPS or TT/SWIFT payment or any type of BACS payment, where the recall is requested by the customer	£25
Status enquiries/Bankers references	£10 + VAT
Copy of cheque/deposit slip	£2 each
Data protection enquiry	£10

## Transaction and Overdraft<sup>6</sup> Charges

	Rate
Monthly administration fee, for accounts falling below the minimum account balance of £5,000 <sup>5</sup>	£15
Monthly overdraft usage fee (Arranged and Unarranged)	£5
Unarranged overdraft interest rate	25% EAR per annum
Arranged overdraft interest rate <sup>6</sup>	Cater Allen Base Rate <sup>7</sup> + 5%
Annual Arranged overdraft arrangement fee	£500 and under: free £500+: 1% of the agreed arranged overdraft limit (minimum £25)
Transaction charge where the number of qualifying transactions exceeds the maximum available as described in the Product Specific Conditions	75p per item <sup>8</sup>

1 When you use another financial institution for inwards deposits and transfers they should tell you in advance of any fees that they will charge for their services that will be applied to your deposit before it reaches your account with us.

2 Plus agents' or correspondents' charges, if applicable.

3 Transaction charges may be incurred where the number of qualifying transactions exceeds the maximum available as described in your Account Factsheet.

4 CHAPS are free only for the Solicitors Account for Undesignated Funds.

5 Chargeable on certain products only. Please refer to product literature.

6 Overdrafts are subject to status and not available to persons under 18 years of age.

7 The Cater Allen Base Rate is the same as the Bank of England Base Rate and follows its movements upwards and downwards. Please note however that the Cater Allen Base Rate does not change on the same day as the Bank of England Base Rate. Please visit our website [www.caterallen.co.uk](http://www.caterallen.co.uk) to find out what the current CAPB Base Rate is. Alternatively you can call us on 0800 092 3300.

8 Chargeable items are day-to-day transactions. Please see your Account Fact Sheet for details of day-to-day transactions.

Charges on currency accounts will be levied as currency equivalent of the above, unless specifically shown in a currency amount.



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**PART OF THE SANTANDER PRIVATE BANKING GLOBAL DIVISION**

Cater Allen Private Bank is able to provide literature in alternative formats. The formats available are: Large Print (as recommended by RNIB), Braille, Audio Tape and PC Disk. If you would like to register to receive correspondence in an alternative format please contact us on 0800 092 3300. For the hard of hearing and/or speech impaired please use the Typetalk service via 18001 0800 092 3300.

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