

## **CHANGE ACCOUNT CARDHOLDER FEES & LIMITS**

- i. All transactions on the account are made in pound sterling, therefore when the card is used outside the UK you may incur fees (see table below).
- ii. When You use Your Card at an ATM, You may be subject to applicable fees and/or surcharge rules and regulations of the relevant ATM provider or other financial institution or association.
- iii. We reserve to right to close the Account if You continually or repeatedly fail to pay Your pending costs.
- iv. The “Cost Summary and Usage Limits Summary” for Your Change Account are as follows:

COST SUMMARY	CARD HOLDER COSTS	TIMINGS
<b>SET COSTS</b>		
Online or Call Centre registration	<b>FREE</b>	
Card Cost	<b>FREE</b>	
Card Cost for Joint Change Accounts	<b>FREE</b>	
Monthly Cost (per Change Account not per card)	<b>£4.25</b>	You will be charged this fee at the beginning of the following month upon agreeing to the terms and conditions
<b>UK WITHDRAWALS</b>		
ATM withdrawals	<b>£1</b>	
Retailers who provide cashback at POS	<b>FREE</b>	
Bureaux de Change	<b>£5 or 1.5% of the transaction value (whichever is greater)</b>	When transaction occurs this cost will be taken out immediately
<b>PAYING IN FEES</b>		
Single Payments onto Your Change Account	<b>FREE</b>	

Regular Payments In (i.e. Salary and Benefits)	<b>FREE</b>	
<b>PAYMENTS AND TRANSFERS</b>		
Transferring within Your Change Account	<b>FREE</b>	
Faster Payment from Card account	<b>£0.50 (per payment)</b>	When transaction occurs this cost will be taken out immediately
Scheduled Payment from Wallet	<b>£0.50 (per payment)</b>	When transaction occurs this cost will be taken out immediately
Purchase Transactions (in store or online)	<b>FREE</b>	
ATM Declined Transaction	<b>FREE</b>	
<b>DIRECT DEBITS</b>		
Direct Debit	<b>£0.50 (per payment)</b>	When Direct Debit has been paid this cost will be taken out immediately
Unpaid Direct Debit	<b>FREE</b>	
<b>VIEWING BALANCE</b>		
Online and Mobile App Balance	<b>FREE</b>	
ATM Balance	<b>FREE</b>	

ATM Balance Abroad	<b>FREE</b>	
<b>INFORMATION AND ALERTS</b>		
Payment Alerts Online and via Mobile App	<b>FREE</b>	
Payment Alerts by email	<b>FREE</b>	
Payment Alerts by SMS	<b>£0.05</b>	When you receive the SMS this cost will be taken out immediately
<b>SERVICE COSTS</b>		
Administration Cost	<b>FREE</b>	
<b>ABROAD – INTERNATIONAL</b>		
Purchase transactions (in store or online)	<b>2.75% [2]</b>	This depends on the retailers standards
ATM withdrawals	<b>£1 plus 2.75% FX currency fee [3]</b>	When transaction occurs this cost will be taken out immediately
ATM Declined Transaction	<b>FREE</b>	
<b>SECURITY</b>		
Replacement Card	<b>£4.95</b>	

Replacement Card (When damaged and You are not responsible)	<b>FREE</b>	
<b>ACCOUNT CLOSURE</b>		
Cancellation	<b>FREE</b>	
<b>CUSTOMER SERVICES</b>		
Customer Services	<b>Call +44(0) 1753 778613. This line is open 24 hours a day, 7 days a week. Calls are charged at your standard network rate, calls from mobiles may be higher.</b>	
Lost/Stolen Card	<b>Call +44(0) 1753 778613. This line is open 24 hours a day, 7 days a week. Calls are charged at your standard network rate, calls from mobiles may be higher.</b>	
Activate Card and PIN Retrieval Line	<b>Call 44(0)1244779612. This is an automated line open 24/7. Calls cost 10p per minute from a landline, calls from mobiles may be higher.</b>	

### CHANGE ACCOUNT USAGE LIMITS SUMMARY

<b>VALUE OF MAXIMUM BALANCE</b>	
Maximum Balance on Your Change Account	<b>£7,500</b>
<b>VALUE OF FASTER PAYMENTS AND DIRECT PAYMENTS</b>	
Per Day	<b>£5,000</b>
Per Month	<b>£10,000</b>
<b>VALUE OF PAYING IN LIMITS</b>	
Per Day	<b>£5,000</b>
Per Month	<b>£10,000</b>
<b>NUMBER OF PAYING IN TRANSACTIONS</b>	
Per day	<b>10</b>
Per Month	<b>30</b>

VALUE OF CARD PURCHASES[3]

Per day **£5,000**

NUMBER OF CARD PURCHASES

Per day **20**

VALUE OF ATM WITHDRAWALS

Per Day **£500**

NUMBER OF ATM WITHDRAWALS

Per Day **3**