

## smile Savings Account Tariff

All **smile** online banking services are free.

Charges are only made for the following special services:

<b>banker's cheque</b> (also known as a banker's draft)	<b>£10</b>
<b>copy of a statement</b> (if original statement is less than a year old and available online)	<b>£2.50</b> (or print it off yourself free)
<b>copy of a statement</b> (if original statement is more than a year old and no longer available online)	<b>£10</b>
<b>withdrawals from most LINK ATM machines</b>	<b>free</b> (some cash machines usually in stores or remote locations may charge a fee, but you will be warned of this in advance)
please read our foreign transactions section before requesting a foreign transfer	
<b>incoming foreign transfers</b>	<b>transfers over £100 will be charged £6</b>
<b>overseas transaction by foreign draft</b>	<b>0.25% of sterling value (min £13 - max £35)</b>
<b>overseas transaction by TIPANET</b>	<b>£8</b>
<b>overseas transaction by structured payment</b>	<b>£8</b> (the beneficiary has to pay the overseas bank charges)
<b>outward overseas transaction by SWIFT (excluding possible agents' fees)</b>	<b>0.25% of Sterling value (minimum £13, maximum £35) + agent's fee.</b> This excludes possible extra charges from the beneficiary bank
<b>foreign currency and/or travellers cheques sent to your home by special delivery</b>	<b>£5.00</b>
<b>CHAPS payment</b>	<b>£25</b>
<b>euro CHAPS payment</b>	<b>£25</b> (excluding possible agent's fee)

Last updated 21/1/05