



**Name of the account provider: The Co-operative Bank**

**Account name: smile Current Account**

**Date: 04 April 2020**

- 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 current account which are not listed here. Full information is available in the Account Charges Leaflet, which can be found at [smile.co.uk](https://www.smile.co.uk)
- A glossary of the terms used in this document is available free of charge.

Service	Fee
<b>Payments (excluding cards)</b>	
<b>Direct Debit</b>	No fee
<b>Standing order</b>	No fee
<b>Sending money within the UK</b>	Faster Payments up to £100,000 No fee Transfer by CHAPS (pounds) £25
<b>Sending money outside the UK</b>	Single Euro Payment Area (SEPA) payments No fee Structured US Dollar payments £8 Real Time Euro payments (TARGET2) £25  SWIFT Service 0.25 % of the value of the transaction (min £13, max £35 plus postage, transmission and agent's charges, where applicable) Enquiry, amendments and cancellation £20 (plus postage, transmission and agent's charges, where applicable) Overseas cheque issued requiring currency conversion £10 Overseas cheque returned unpaid £10
<b>Receiving money from outside the UK</b>	Payment is equivalent to £100 or less No fee Payment over the equivalent of £100 and received in either euro or Swedish Krona No fee Payment over the equivalent of £100 received in a currency other than euro or Swedish Krona £6 (plus postage, transmission and agent's charges, where applicable)

<b>Cards and cash</b>		
<b>Cash withdrawal in pounds in the UK</b>		No fee
<b>Cash withdrawal in foreign currency outside the UK</b>	Currency conversion charge	2.75 % of the value of the transaction
<b>Debit card payment in pounds</b>		No fee
<b>Debit card payment in a foreign currency</b>	Currency conversion charge	2.75 % of the value of the transaction
<b>Overdrafts and related services</b>		
<b>Arranged overdraft</b>	Debit interest rate	35.9 % Annual Interest Rate**
	For the first 12 months after account opening, this account comes with a £500 arranged overdraft limit. After 12 months we may withdraw or reduce this limit, but will let you know if we do so.	
<b>Unarranged overdraft</b>	Debit interest rate	35.9 % Annual Interest Rate**
	<b>Overdraft Charges Cap</b>	£60 cap per charging period*
	The cap includes all debit interest whether arranged or unarranged or both. Once the £60 cap is reached, we will waive any further charges or interest for that charging period.	
	*Charging Period - Fifth day of the first month to the fourth day of the next month.	
	**Annual Interest Rate. This is the interest on the money you borrow, equivalent to if you borrow the money for the whole year.	
	Further information on overdrafts can be found online at smile.co.uk	
<b>Refusing a payment due to lack of funds</b>		No fee
<b>Allowing a payment despite a lack of funds</b>		No fee
<b>Other services</b>		
<b>Cancelling a cheque</b>		£5 per cheque

**Please call 03457 212 212<sup>†</sup> (8am to 8pm, 7 days a week) if you would like to receive this information in an alternative format such as large print, audio or Braille.**

The Co-operative Bank p.l.c. is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (No.121885). The Co-operative Bank, Platform, smile and Britannia are trading names of The Co-operative Bank p.l.c., P.O. Box 101, 1 Balloon Street, Manchester M60 4EP. Registered in England and Wales No.990937. Credit facilities are provided by The Co-operative Bank p.l.c. and are subject to status and our lending policy. The Bank reserves the right to decline any application for an account or credit facility. The Co-operative Bank p.l.c. subscribes to the Standards of Lending Practice which are monitored by the Lending Standards Board.

<sup>†</sup>Calls to 03 numbers cost the same as calls to numbers starting with 01 and 02. Calls may be monitored or recorded for security and training purposes.

Information correct as at 09/2020.