



Name of the account provider: The Co-operative Bank

Account name: smile Student

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**
- A glossary of the terms used in this document is available free of charge.

Service	Fee
Payments (excluding cards)	
Direct Debit	No fee
Standing order	No fee
Sending money within the UK	Faster Payments up to £100,000 No fee Transfer by CHAPS (pounds) £25
Sending money outside the UK	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
Receiving money from outside the UK	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)

Cards and cash	
Cash withdrawal in pounds in the UK	No fee
Cash withdrawal in foreign currency outside the UK	Currency conversion charge 2.75 % of the value of the transaction
Debit card payment in pounds	No fee
Debit card payment in a foreign currency	Currency conversion charge 2.75 % of the value of the transaction
Overdrafts and related services	
Arranged overdraft	An arranged overdraft comes as standard with this account. The limit depends on your year of study, see table below. We will not charge you debit interest up to this limit.
	Year of Study Limit
	1 £1,400
	2 £1,700
	3 £1,800
	4+ £2,000
	Debit interest rate for arranged overdrafts over your limit 35.9 % Annual Interest Rate**
Unarranged overdraft	Debit interest rate for unarranged overdrafts over your limit 35.9 % Annual Interest Rate**
	Overdraft Charges Cap £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
Refusing a payment due to lack of funds	No fee
Allowing a payment despite a lack of funds	No fee
Other services	
Cancelling a cheque	£5 per cheque