

Our business account charges

Charges listed are for the day-to-day services on our main business products, unless otherwise agreed with us. Interest rates are excluded. For more information just speak to a member of staff. Correct as at September 2017.

Transaction type	Standard Tariff
Automated Payments (in or out): Direct Debits, Standing Orders, Automated Debits, Automated Credits, Direct Payments (3rd Party), Telephone, Internet and Branch Faster Payments	£0.35 per item
Cash Payments (in or out): Cash Paid In at Branches, Cash Paid In at Branch Cash & Deposit Machine, Cash Paid In using Business Quick Deposit Service, Cash Out at Branches, Cash Exchanged	£0.70 per £100
Manual Payments (in or out): Cheques and Other Debits, Manual Credits, Cheques Paid In at Branches	£0.70 per item
Minimum Monthly Charge: We don't charge you a monthly account fee unless your transaction charges are less than £5 For example: Your transactional activity for the month is two standing orders at £0.35 each and £0.70 in total. As your transaction charges for the month don't exceed the minimum monthly charge, you'll be charged £5	£5 per account, per month

Other services	Charge
Duplicate/Historic Statements	£5 per request
Audit Letters	£25 + VAT per hour (min £25)
Status Enquiries	£10 + VAT
Open Credit facility	£5 to set up
Stopped Cheques	£10 per Cheque
Recall of Automated Credit	£5 per item

Other services	Charge
CHAPS	£20 per payment
BACS files referred; BACS usage; BACS files processed	£45 per file; 18p per item; £5.25 per file
Special Presentations	£15 per Cheque
Banker's Sterling Draft	£10 per Draft
Charge for Court Orders	£25 min

Debit Cards	Charge
Foreign currency withdrawal (UK cash machines)	2% Foreign Cash Fee (min £2, max £5); and 2.75% Non-Sterling Transaction Fee
Cash withdrawals or buying currency/travellers cheques outside the UK	
Purchases made outside the UK	2.75% Foreign Purchase Fee (min £1)
Purchases made anywhere in a foreign currency	

Loans and Overdrafts	Arrangement Fee	Early Repayment Fee	
Small Business Loan	£0	£0	
Fixed Rate Business Loan	£0 (1% re-finance fee)	£0	
Variable Rate Loan	max 1.5% of facility	£0	
Overdraft	£0 – £500 Limit	£50	
	£501 – £1500 Limit	£100	
	£1501 + Limit	1 Month Agreement : 0.25% (Min. £150)	£0
		2 Month Agreement : 0.50% (Min. £150)	
3 – 6 Month Agreement: 0.60% (Min. £150)			
6 + Month Agreement: Maximum 1.5% of facility (Min. £150)			
Paid Referral	£20 (capped at £100 per month or £300 per quarter)		
Unpaid Item	£20 (capped at £100 per month or £300 per quarter)		
Unarranged borrowing rate currently 15% per annum. Charged if your account goes overdrawn without our agreement or goes over the arranged limit			

Credit Cards	Charge
Cash Fee	3% (£3 min)
Annual card fee / Additional cards	£32
Non-Sterling Transaction Fee	2.95%
Ancillary services	£1 per sheet (max £40)
Cheque Book costs	£25 per returned or stopped
Cheque handling fee per cheque	2.5% (£2 min)
Returned payment / Credit limit exceeded / Default Charge	£12

International Payments	Charge	
Outwards Payments	Royworld Budget	£10
	Royworld Economy	£22
	Royworld Express	£30
	Agents' Charges	£8.50/£12.50
	SEPA Credit Transfer	£10
Royworld Drafts	Up to and including £100 Over £100	£8 £20

International Payments	Charge	
Inwards Payments	Up to and including £100	£1
	Over £100	£7
Foreign Cheques paid in	Euro Cheque on UK Bank Negotiations Collections sent abroad Collections in UK	£1 per credit plus £0.25 per cheque 0.25% (min £7, max £45) per pay in 0.25% (min £20, max £70) per pay in £12 per cheque