



Name of the account provider: Hampden & Co plc

Account name: Currency Current Account

Date: 1st January 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. Sterling fees quoted will be charged in the equivalent currency of the account held.
- Fees may also apply for using services linked to the account which are not listed here. Full information is available in our Interest and Charges Tariff available at www.hampdenandco.com
- A glossary of the terms used in this document is available free of charge.

Service	Fee	
General account services		
Maintaining the account	Monthly Fee	
	USD Current Account	USD15.00
	EUR Current Account	EUR15.00
	CHF Current Account	CHF15.00
	HKD Current Account	HKD150.00
	AUD Current Account	AUD25.00
Payments (excluding cards)		
Direct Debit	Service not available	No fee
Standing Order	Service not available	No fee
Sending money within the UK	SWIFT payment (any currency)	£35.00
	SWIFT intermediary fee	£8.50
	SWIFT intermediary fee	£12.50
	(Intermediary banks may deduct charges from the payment. If the full amount of the payment is required to be paid to the beneficiary, we will debit your account with any intermediary fees)	
	SWIFT payment (any currency)	£35.00
Sending money outside the UK	SWIFT intermediary fee	£8.50
	SWIFT intermediary fee	£12.50
	(Intermediary banks may deduct charges from the payment. If the full amount of the payment is required to be paid to the beneficiary, we will debit your account with any intermediary fees)	
	SWIFT payment (any currency)	No fee
	Foreign cheque collection (any currency)	£50.00
Receiving money from outside the UK		

Cards and cash		
Cash withdrawal in pounds in the UK	Service not available	No fee
Cash withdrawal in foreign currency outside the UK	USD/EUR Charge Card only minimum fee USD2.00, EUR1.50 maximum USD25.00, EUR20.00	2.75%
Debit Card payment in pounds	Service not available	No fee
Debit Card payment in a foreign currency	Service not available	No fee
Overdrafts and related services		
Arranged overdraft	Agreed overdraft facilities are individually negotiated and quoted as a margin above the following rates: <ul style="list-style-type: none"> • For USD/\$ borrowing – US Federal Funds Rate • For EUR/€ borrowing – European Central Bank (ECB) Main Refinancing Operations Rate • For CHF borrowing – 3 month Swiss LIBOR Target Rate • For HKD borrowing – Hong Kong Monetary Authority Base Rate • For AUD borrowing – Reserve Bank of Australia Cash Rate Target 	
Unarranged overdraft	An arrangement fee is normally payable for establishing an overdraft facility	Up to 1%
Monthly cap on unarranged overdraft charges	Interest is charged at this margin above the relevant rate above	10%
Refusing a payment due to lack of funds	No monthly cap	
Allowing a payment despite lack of funds		No fee
		No fee
Other services		
Inward unpaid cheque		No fee
Cancelling a cheque	Service not available	No fee