



3 Year Fixed Rate Issue 2

KEY ACCOUNT FEATURES



Key Account Features

This document (“**Key Account Features**”) sets out the key features of the Bank and Clients Plc 3 Year Fixed Rate Account which you are applying for, or already hold. These Key Account Features contain specific terms which apply to this type of account in addition to the General Terms and Conditions, which you have been provided with. The Key Account Features should be read in conjunction with the General Terms and Conditions, which contain more detailed information about the rights and obligations, set out below. Together, the Key Account Features and the General Terms and Conditions form the basis of Our Agreement relating to Your Account. Capitalised terms used but not otherwise defined in this document shall have the meaning given to them in the General Terms and Conditions. In the case of any conflict between the General Terms and Conditions and the product specific terms set out below, these provisions of the Key Account Features will take precedence.

Name of Product	3 Year Fixed Rate Issue 2
Term of Agreement	Our Agreement is for a fixed term of 36 months.
Interest Rate	2.35%. The interest rate is fixed and will not change for the term.
Interest Payment Date	Interest you earn on Your Account will be calculated and added to your account 12 months from the date Your account is opened and will be paid on maturity.
Deposits	You may open Your Account by cheque or bank transfer in accordance with the General Terms and Conditions. You may only make one opening deposit. Additional deposits are not permitted, however you may open more than one account provided the aggregate of your accounts with us does not exceed £1,000,000.
Minimum opening deposit	£1,000
Maximum opening deposit	£1,000,000
Estimated Balance at maturity based on £1,000 investment	£ 1,072.17
Tax Status	Interest on deposits is currently paid gross rate of tax. You may be liable to pay tax depending on your personal circumstances.
“Cooling Off” Period	You have the right to cancel your account within 14 calendar days of opening it in accordance with the General Terms and Conditions.
Withdrawals	Withdrawals are not permitted until maturity of the fixed term.
Annual Equivalent Rate (AER)	2.35%



Retail Deposit Term Account

APPLICATION FORM



About this form

This is the Application Form referred to in the General Terms and Conditions (“**General Terms and Conditions**”) and Key Account Features (“**Key Account Features**”) which we have provided to you.

This Application Form, together with the General Terms and Conditions and Key Account Features, will form the basis of our Agreement relating to the Account you are applying to open with us (“**Account**”). The Agreement is explained more fully in the General Terms and Conditions.

Section 1 below requires you to select the type of account you wish to apply for. By selecting the account type, signing and returning this Application Form to us you agree to be bound by the General Terms and Conditions and the Key Account Features relevant to the account type selected.

Capitalised terms used but not defined in this document will have the meaning given to those terms in the General Terms and Conditions and Key Account Features.

How to complete this form

- Please complete this form in BLOCK CAPITALS with a black ballpoint pen and return the completed application form to Bank and Clients Plc, 30 King Street, London EC2V 8EH.
- Please ensure the details below match those on your identification documents.

Section 1 – Type of Account

Please select which of the following account products you are applying for by inserting an ‘X’ in the appropriate box.

18 Month Fixed Term Account 2 Year Fixed Rate Account 3 Year Fixed Rate Account

Section 2 – Account Details

Initial deposit amount

Please make cheque payable to Bank and Clients Plc include details of the Applicant(s) name(s) and return it to:

Bank and Clients Plc
30 King Street
London
EC2V 8EH



Section 3 - Details of Applicant(s)

Applicant 1 - Personal Details

Title	Mr <input type="checkbox"/>	Mrs <input type="checkbox"/>	Miss <input type="checkbox"/>	Ms <input type="checkbox"/>	Other	<input type="text"/>	
Surname	<input type="text"/>						
Forenames	<input type="text"/>						
Previous Surname(s) ¹	<input type="text"/>						
Current Address	<input type="text"/>						
	<input type="text"/>						
Postcode	<input type="text"/>						
Date of Birth	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Nationality	<input type="text"/>						
Place of Birth	<input type="text"/>						
Country of Birth	<input type="text"/>						
Occupation	<input type="text"/>						
National Insurance Number ²	<input type="text"/>						

Applicant 1 - Contact Details

		Preferred Daytime Contact	Alternative Daytime Contact
Home	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Mobile	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Work	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Email address	<input type="text"/>		

Applicant 1 - Tax Liabilities

Are you a US citizen? YES NO

If 'Yes' - Please provide your US Tax Identification number:

Are you a UK resident for tax purposes? YES NO

If 'No' - Please provide below the country and relevant Tax Reference or Tax Identification number:

¹ If applicable

² Your National Insurance Number can be found on your P60 or P45, or on a letter provided by HMRC



Applicant 2 - Personal Details

Title	Mr <input type="checkbox"/>	Mrs <input type="checkbox"/>	Miss <input type="checkbox"/>	Ms <input type="checkbox"/>	Other	<input type="text"/>
Surname	<input type="text"/>					
Forenames	<input type="text"/>					
Previous Surname(s) ³	<input type="text"/>					
Current Address	<input type="text"/>					
	<input type="text"/>					
Postcode	<input type="text"/>					
Date of Birth	<input type="text"/>					
Nationality	<input type="text"/>					
Place of Birth	<input type="text"/>					
Country of Birth	<input type="text"/>					
Occupation	<input type="text"/>					
National Insurance Number ⁴	<input type="text"/>					

Applicant 2 - Contact Details

		Preferred Daytime Contact	Alternative Daytime Contact
Home	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Mobile	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Work	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Email address	<input type="text"/>		

Applicant 2 - Tax Liabilities

Are you a US citizen? YES NO

If 'Yes' - Please provide your US Tax Identification number:

Are you a UK resident for tax purposes? YES NO

If 'No' - Please provide below the country and relevant Tax Reference or Tax Identification number:

³ If applicable

⁴ Your National Insurance Number can be found on your P60 or P45, or on a letter provided by HMRC



Applicant 1 and Applicant 2 - Source of Funds & Source of Wealth

Please provide as much as details as possible for both Applicants:

Section 4 - Withdrawal/Closure Instructions

Bank and Clients Plc requires your Nominated UK Bank Account details for withdrawals and/or closures.

Name(s) of Account Holder(s)

Account Number Sort Code

Please provide a copy of a bank statement as evidence for your nominated bank account.

Section 5 - Signing Details

Any withdrawals or instructions relating to this account must be:

One Account Holder Both Account Holders

Section 6 - Use of Information

Your privacy is very important to us at Bank and Clients. We will treat your information in accordance with the Bank and Clients Privacy Notice and the Website Terms of Use. The Privacy Notice is an important document as it makes it easier for you to see the personal data that we hold about you, how we use it and how we protect it.

A copy of our privacy policy can be found on Bank and Clients website www.bankandclients.com/security-privacy/ or you can request copies of either or both from us at any time.



Section 7 - Acknowledgment/Declaration

- 1. I/ We have read and agree to be bound by the account conditions, as set out in the Terms and Conditions.
- 2. I/We acknowledge receipt of the Key Account Features, Information Sheet and Exclusions List, Privacy Notice and the Website Terms of Use.

Applicant 1 Signature: Date

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Applicant 2 Signature: Date

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Thank you for completing this application for a Bank and Clients Plc account.



Additional Applicants (where applicable)

Applicant 3 - Personal Details

Title Mr Mrs Miss Ms Other

Surname

Forenames

Previous Surname(s)⁵

Current Address

Postcode

Date of Birth
D D M M Y Y Y Y

Nationality

Place of Birth

Country of Birth

Occupation

National Insurance Number⁶

Applicant 3 - Contact Details

		Preferred Daytime Contact	Alternative Daytime Contact
Home	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Mobile	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Work	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Email address	<input type="text"/>		

Applicant 3 - Tax Liabilities

Are you a US citizen? YES NO

If 'Yes' - Please provide your US Tax Identification number:

Are you a UK resident for tax purposes? YES NO

If 'No'- Please provide below the country and relevant Tax Reference or Tax Identification number:

⁵ If applicable

⁶ Your National Insurance Number can be found on your P60 or P45, or on a letter provided by HMRC



Acknowledgment/Declaration

1. I/ We have read and agree to be bound by the account conditions, as set out in the Terms and Conditions.
2. I/We acknowledge receipt of the Key Account Features, Information Sheet and Exclusions List.

Applicant 3
Signature:

Date

D	D	M	M	Y	Y	Y	Y
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INFORMATION SHEET AND EXCLUSIONS LIST



Basic information about the protection of your eligible deposits

Eligible deposits in Bank and Clients Plc are protected by:	The Financial Services Compensation Scheme (“FSCS”). <i>(See Section 1)</i>
Limit of protection:	£85,000 per depositor per bank / building society / credit union. <i>(See Section 2)</i> The trading name of your bank is: Bank and Clients PLC
If you have more eligible deposits at the same bank / building society / credit union:	All your eligible deposits at the same bank / building society / credit union are “aggregated” and the total is subject to the limit of £85,000. <i>(See Section 2)</i>
If you have a joint account with other person(s):	The limit of £85,000 applies to each depositor separately.
Reimbursement period in case of bank, building society or credit union’s failure	20 working days <i>(See Section 4)</i>
Currency of reimbursement	Pound sterling (GBP, £) or branches of UK banks operating in other EEA Member States, for the currency of that State.
To contact Bank and Clients PLC for enquiries relating to your account:	Bank and Clients PLC 30 King Street London EC2V 8EH Tel: 0808 164 8040
To contact the FSCS for further information on compensation:	Financial Services Compensation Scheme 10th Floor Beaufort House 15 St Botolph Street London EC3A 7QU Tel: 0800 678 1100 or 020 7741 4100 Email: fasterpayoutenquiries@fscs.org.uk
More information:	http://www.fscs.org.uk
Acknowledgement of receipt by the depositor	Signed



Additional information

Section 1 - Scheme responsible for the protection of your eligible deposit

Your eligible deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your bank, building society or credit union should occur, your eligible deposits would be repaid up to £85,000 by the Deposit Guarantee Scheme.

Section 2 - General limit of protection

If a covered deposit is unavailable because a bank, building society or credit union is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers at maximum £85,000 per bank, building society or credit union. This means that all eligible deposits at the same bank, building society or credit union are added up in order to determine the coverage level. If, for instance a depositor holds a savings account with £80,000 and a current account with £20,000, he or she will only be repaid £85,000.

In some cases eligible deposits which are categorised as “temporary high balances” are protected above £85,000 for six months after the amount has been credited or from the moment when such eligible deposits become legally transferable. These are eligible deposits connected with certain events including:

- (a) Certain transactions relating to the depositor’s current or prospective only or main residence or dwelling;
- (b) A death, or the depositor’s marriage or civil partnership, divorce, retirement, dismissal, redundancy or invalidity;
- (c) The payment to the depositor of insurance benefits or compensation for criminal injuries or wrongful conviction.

More information can be obtained under <http://www.fscs.org.uk>.

Section 3 - Limit of protection for joint accounts

In case of joint accounts, the limit of £85,000 applies to each depositor. However, eligible deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of £85,000.

Section 4 - Reimbursement

The responsible Deposit Guarantee Scheme is the Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London, EC3A 7QU, Tel: 0800 678 1100 or 020 7741 4100, Email: fasterpayoutenquiries@fscs.org.uk. It will repay your eligible deposits (up to £85,000) within 20 working days until 31 December 2018; within 15 working days from 1 January 2019 until 31 December 2020; within 10 working days from 1 January 2021 to 31 December 2023; and within 7 working days from 1 January 2024 onwards, save where specific exceptions apply.

Where the FSCS cannot make the repayable amount available within 7 working days, it will, from 1 June 2016 until 31 December 2023, ensure that you have access to an appropriate amount of your covered deposits to cover the cost of living (in the case of a depositor which is an individual) or to cover necessary business expenses (in the case of a depositor which is not an individual or a large company) within 5 working days of a request. Again, there are specific exceptions to this obligation.

In the case of a depositor which is a large company, where the FSCS cannot make the repayable amount available within 7 working days, it will, from 3 July 2015 until 1 December 2016, ensure that you have access to your covered deposits within fifteen working days of a request containing sufficient information to enable it to make a payment, save where specific exceptions apply.



If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit. Further information can be obtained under <http://www.fscs.org.uk>.

Other important information

In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your bank, building society or credit union will also inform you of any exclusions from protection which may apply. If deposits are eligible, the bank, building society or credit union shall also confirm this on the statement of account.

Exclusions from protection

A deposit is excluded from protection if:

The holder and any beneficial owner of the deposit have never been identified in accordance with money laundering requirements.

The deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering.

It is a deposit made by a depositor which is one of the following:

- Credit institution
- Financial institution
- Investment firm
- Insurance undertaking
- Reinsurance undertaking
- Collective investment undertaking
- Pension or retirement fund¹
- Public authority, other than a small local authority.

The following deposits, categories of deposits or other instruments are no longer protected from 3 July 2015:

- Deposits of a credit union to which the credit union itself is entitled
- Deposits which can only be proven by a financial instrument² unless it is a savings product which is evidenced by a certificate of deposit made out to a named person and which exists in a Member State on 2 July 2014)
- Deposits of a collective investment scheme which qualifies as a small company³
- Deposits of an overseas financial services institution which qualifies as a small company⁴
- Deposits of certain regulated firms (investment firms, insurance undertakings and reinsurance undertakings) which qualify as a small business or a small company⁵ – Refer to the FSCS for further information on this category.

For further information about exclusions, refer to the FSCS website at <http://www.fscs.org.uk>.

¹ Deposits by personal pension schemes, stakeholder pension schemes and occupational pension schemes of micro, small and medium sized enterprises are not excluded.

² Listed in Section C of Annex 1 of Directive 2014/65/EU

³ Under the Companies Act 1985 or Companies Act 2006

⁴ See footnote above

⁵ See footnote above



CONFIRMING YOUR IDENTITY AND RESIDENCY - INDIVIDUALS



Nominated Bank Account Confirmation

We will always require a nominated bank account for return of funds to be evidenced by a bank, building society or credit union statement or passbook containing current address issued within the last three months.

To confirm your identity and residency, we will require sight of one document from each of the two sections listed below:

Personal Identity Documents

- Valid signed passport
- Valid UK photo-card driving licence (full or provisional)
- National ID card (non-UK nationals only at present)
- Recent evidence of entitlement to a state or local authority funded benefit
- Valid firearms certificate
- Birth certificate (under 18 only)

Documentary Evidence of Address

- Utility bill issued within the last three months (but not bills printed from the internet or for mobile phones)
- Local authority council tax bill (valid for the current year)
- Valid UK driving licence (full or provisional - new photo-card licence only) if not used for evidence of name
- Instrument of a Court appointment (such as liquidator or grant of probate)

Under 18

One document will be required from each list above. However, if you are under 18 years of age and unable to supply a document listed under “Documentary Evidence of Address” you may provide an original or certified copy of the following:

- Birth certificate (unless used as proof of identity)
- National insurance card
- NHS medical card
- Child tax or child benefit documentation naming you at your current address
- Adoption certificates (if not used for evidence of name)
- Parents identity documents (as per list above)



Format of Certification Required

Copy documents need to be certified as follows:

- Name of the certifier
- Occupation of the person making the certification
- Business home address
- Contact telephone number
- Signature of the certifier

In the case of a passport, national identity card or documentary evidence of address for a non-UK national, the copy can be certified by an embassy, consulate or high commission of the country of issue or by a lawyer or attorney

Acceptable Certifier of Original Documents

You should not send by post originals of valuable identity documents such as passport, identity card, or driving licence. If you are not meeting with someone from Bank and Clients face-to-face, you may arrange for copies of valuable identity documents to be certified by the following:

- | | |
|---------------------------------------|--|
| - A bank or building society official | - Optician |
| - Financial advisor | - Pharmacist |
| - Mortgage Broker | - Director/manager of a limited company or charity |
| - Stockbroker | - Local Government Officer |
| - Accountant | - Member of Parliament |
| - Post office | - Minister of a recognised religion |
| - Barrister | - Officer of the armed services |
| - Commissioner of oaths | - Police Officer |
| - Legal Secretary | - Social Worker |
| - Justice of the peace | - Surveyor |
| - Paralegal | - Teacher/lecturer |
| - Councillor | |
| - Dentist | |



General Terms & Conditions

Retail Deposit Account

Effective from May 2018



Contents

SECTION 1: OUR TERMS OF BUSINESS	2
1. About Bank and Clients	2
2. Regulation.....	2
3. Deposit Protection	2
4. Communication	2
5. Complaints	3
6. Agreement between you and us	3
7. Changes to General Terms and Conditions	4
8. Charges applicable to your Account.....	5
9. Use of your account.....	5
10. Cancelling your account	5
11. Data Protection.....	5
12. Use of English and English law to apply	6
13. Liability Under This Agreement.....	6
14. General.....	6
SECTION 2: ACCOUNT SPECIFIC TERMS AND CONDITIONS	8
1. Definitions used in this agreement	8
2. Operating your account.....	8
3. Keeping us informed	8
4. Account security	8
5. Deposits into Your Account.....	10
6. Authority to act on Instructions to Make Payments and Withdrawals	10
7. Unauthorised and Incorrect Payments.....	13
8. Joint Accounts	14
9. Overdrafts.....	14
10. Interest & Fees.....	14
11. Cancellation and Closing Your Account.....	16
12. Statements	17
13. Transfer of Rights	17
14. Death of an Account Holder.....	17
15. Dormant Accounts.....	18
16. Set Off.....	18



SECTION 1: OUR TERMS OF BUSINESS

1. ABOUT BANK AND CLIENTS

Bank and Clients Plc has its registered office at 30 King Street, London, EC2V 8EH and is the provider of your account. These General Terms and Conditions apply to our personal deposit accounts. Please read and retain a copy of these General Terms and Conditions as they contain binding arrangements between you and us and these terms will apply from the point in time at which you sign and return your Application Form to us.

2. REGULATION

Bank and Clients Plc is authorised and regulated by the Prudential Regulation Authority (PRA) and is also regulated by the Financial Conduct Authority (FCA). Our Financial Services Register number is 204459.

3. DEPOSIT PROTECTION

- 3.1 We are covered by the Financial Services Compensation Scheme (“FSCS”). The FSCS can pay compensation to depositors if a bank is unable to meet its financial obligations, becomes insolvent or is unable or likely to become unable to pay its claims against it.

On 30 January 2017 the Deposit Protection Limit changed to £85,000.00 in respect of all eligible depositors.

- 3.2 In respect of deposits, an eligible depositor is entitled to claim up to £85,000. For joint accounts each account holder is treated as having a claim in respect of their share, so for a joint account held by two eligible depositors, the maximum amount that could be claimed would be £85,000 each (making a total of £170,000). The £85,000 limit relates to the combined amount in all the eligible depositor’s accounts with the same authorised bank, including their share of any joint account, and not to each separate account.
- 3.3 For further information about the compensation provided by the FSCS (including the amounts covered and eligibility to claim) please call us on 0808 164 8040, refer to the FSCS website www.fscs.org.uk or call the FSCS on 0800 678 1100 or 0207 741 4100. Please note, only compensation related queries should be directed to the FSCS.

4. COMMUNICATION

- 4.1 You can communicate with us:

4.1.1 By post at:

Bank and Clients Plc
30 King Street
London
EC2V 8EH

4.1.2 By email at deposits@bankandclients.com; or

4.1.3 By telephone on 0808 164 8040



4.2 We will contact you using the address you have provided to us. You must ensure the contact details you have provided are accurate and must notify us of any changes.

5. COMPLAINTS

5.1 If you have a complaint which you require to be investigated, you should set this out in writing to:

Bank and Clients Plc
30 King Street
London
EC2V 8EH

5.2 We will investigate and inform you of our internal complaints handling procedure. We will endeavour to resolve your complaint within eight weeks.

5.3 If you are not satisfied with the manner in which the matter is addressed you can normally refer the complaint to the Financial Ombudsman Service within six months of receiving our final response. You can do this online at www.financial-ombudsman.org.uk, by phone on 0800 023 4567 or in writing to:

Financial Ombudsman Service
Exchange Tower
London
E14 9SR

6. AGREEMENT BETWEEN YOU AND US

6.1 Our agreement with you (“Agreement”) consists of:

- a. These General Terms and Conditions, which set out the way we provide banking services to you, our responsibilities to you and your use of the account that you have chosen;
- b. The Key Account Features, which has been provided to you and which sets out the more specific General Terms and Conditions which apply to the specific type of account you have chosen;
- c. Your Application Form; and
- d. Any special conditions that we may from time to time inform you apply to your account.

6.2 The Agreement is between you and us or, if the Account you hold with us is a joint account, this Agreement is between all joint account holders, together and individually, and us. The conditions applicable to joint accounts are explained in more detail in Section 2, Paragraph 8.

6.3 Certain General Terms and Conditions apply to the specific type of savings account you have chosen and those more specific General Terms and Conditions are set out in the “Key Account Features” document we provided to you together with your Application Form. As such, these General Terms and Conditions may contain references to a product or account which you do not hold (or are not applying for) with us.



6.4 You should have regard only to those provisions of these General Terms and Conditions which are applicable to the type of account you have chosen. Only those provisions which are applicable to your account will form part of the agreement between us.

7. CHANGES TO GENERAL TERMS AND CONDITIONS

7.1 We may be required to change the General Terms and Conditions that apply to your account with us from time to time.

7.2 We may make changes to the General Terms and Conditions in the following circumstances:

7.2.1 if we are changing a service we offer or introducing a new service that requires a change to the General Terms and Conditions (for example, introducing a new charge);

7.2.2 if we are changing the General Terms and Conditions to reflect a change in the law or decision by an ombudsman, code of practice or regulatory guidance or change in the regulatory system governing us;

7.2.3 if we are withdrawing a service of a particular type of account; and

7.2.4 if we need to make changes to take account of developments in technology or in the banking system generally.

7.3 Changes to the General Terms and Conditions may also include changes to any service charges that are applicable to your account (explained in more detail in the Key Account Features). We will only increase a service charge in the following circumstances:

7.3.1 if there are changes (or expected changes) in our costs that mean we have to change or introduce rates or charges;

7.3.2 if we need to make the change in order to maintain or improve our competitive position overall against other providers;

7.3.3 to reflect any change in the law or decision by an ombudsman, code of practice or regulatory guidance or change in the regulatory system governing us;

7.3.4 to allow us to harmonise the service charges charged should we acquire the accounts of or take over or merge with another provider of accounts;

7.3.5 it is necessary for us to make changes to maintain our financial stability.

7.4 Any change we make for one or more of the reasons detailed above will be carried out in a reasonable and proportionate manner.

7.5 Where we are required to make changes to these General Terms and Conditions (including service charges) we will notify you of the proposed changes 2 months prior to the date on which they will take effect.

7.6 If we give you notice as set out above and you don't tell us you want to close your account or end the service, then we will treat you as having accepted the change. If you do not want to accept the change and want to end this agreement, close the account or end the service, you must tell us by



giving at least 2 weeks' written notice before the change is made (i.e. within the 2 month notice period).

If you close your account for this reason, we will not charge you any termination fees, however, you will have to pay back any money you have borrowed from us and pay any outstanding charges before the account is closed, otherwise we will treat you as having accepted the change.

- 7.7 Please note that in some instances if you do not agree to any changes that we are required to make to these General Terms and Conditions it may not be possible for us to continue to operate your account and/or offer certain services to you.
- 7.8 For specific provisions in respect of changes to interest rates payable on your account, please see Section 2, paragraph 10.4 and 10.5 of these General Terms and Conditions.

8. CHARGES APPLICABLE TO YOUR ACCOUNT

Standard charges in connection with your Account are set out in the Key Account Features document. You will have received a copy of the Key Account Features document before you opened your Account and you can request a further copy from us at any time. We may make a reasonable charge for providing you with any non-standard service which you request in connection with your Account. We will confirm the charge before we provide you with the service.

9. USE OF YOUR ACCOUNT

- 9.1 Your account is a deposit account for your personal use and should not be used for deposits for any business that you may run.
- 9.2 If it becomes apparent that you are using your personal account for business purposes we may be required to close your account and move you to a business account. Further information on when we may close your account and why and what will happen if we do close your account can be found in Section 2 at Paragraph 11.3.

10. CANCELLING YOUR ACCOUNT

- 10.1 If you change your mind about opening your account, you have the right to cancel it within 14 days of it being opened. This is the 'cooling off period' as specified in the Key Account Features. You can do this by telling us that you wish to cancel your account in writing to Bank and Clients Plc, 30 King Street, London, EC2V 8EH.
- 10.2 If you cancel your account, then we will return your money within 30 days. No fee will be charged if you cancel your account. For fraud prevention reasons, we will only return your money to a nominated account with a UK bank or building society held in your name.
- 10.3 If you choose not to cancel your account, it will remain open until such time as you request its closure and any notice period applicable to your specific type of account would then apply as set out in the Key Account Features.

11. DATA PROTECTION

- 11.1 Your privacy is very important to us at Bank and Clients. We will treat your information in accordance with the Bank and Clients Privacy Notice and the website Terms of Use. The Privacy



Notice is an important document as it makes it easier for you to see the personal data that we hold about you, how we use it and how we protect it.

- 11.2 You will be provided with a copy of both the Privacy Notice and the Bank and Clients website Terms of Use but you can request copies of either or both from us at any time.

12. USE OF ENGLISH AND ENGLISH LAW TO APPLY

- 12.1 These General Terms and Conditions are in English, all notices and communications with you will also be in English.
- 12.2 The Agreement is governed by the laws of England and Wales. Any dispute between you and us which may arise under the Agreement will be dealt with in the courts of England and Wales.
- 12.3 If you require additional copies of these General Terms and Conditions you can ask us at any time, please address your queries to Bank and Clients Plc, 30 King Street, London, EC2V 8EH.

13. LIABILITY UNDER THIS AGREEMENT

- 13.1 We are responsible if you suffer any loss because we have breached the terms of this Agreement. There are three exceptions to this rule;
- a. we will not be liable for losses or costs caused by abnormal and unforeseeable circumstances outside our reasonable control. These include delays or failures caused by industrial action (e.g., strikes), problems with another system or network, mechanical breakdown or data-processing failures;
 - b. we will not be liable for losses or costs where a regulatory requirement means we must breach the terms of this Agreement.
 - c. we will not be liable for any loss of profit, opportunity, goodwill or business as a result of anything we have done, as we make this Agreement with you as a personal customer.
- 13.2 For the avoidance of doubt nothing in this agreement limits our liability for acting fraudulently or very carelessly or otherwise excludes or limits our liability to the extent we are unable to exclude or limit it by law.

14. GENERAL

- 14.1 You cannot transfer any of your rights or duties under this Agreement to any other person or entity.
- 14.2 We may transfer our rights and duties under this Agreement to another company or entity. If that were to happen, this Agreement would then be between you and the company to which we transferred our rights and duties.
- 14.3 No person apart from you and us has any right to enforce any term of this Agreement. If we transfer our rights under this Agreement to another entity that entity will have the right to enforce the Agreement.
- 14.4 Each of the terms in the Agreement is separate from each other term so that if any one term turns out to be invalid or unenforceable it will not affect the remainder of the Agreement.



- 14.5 If we decide at any time not to enforce any of our rights under the Agreement, that inaction will not prevent us from enforcing those rights at any time in the future (subject to any time limits imposed by law or regulation).
- 14.6 We may contact each other by post, email, telephone, text or any other means agreed between us. Calls between us may be monitored for training and security purposes and may be used in the event of a dispute as to instructions you may give us in respect of the Account.



SECTION 2: ACCOUNT SPECIFIC TERMS AND CONDITIONS

1. DEFINITIONS USED IN THIS AGREEMENT

In this Agreement:

“**Account**” means any account that you hold with us as indicated in your Application Form including any account which you hold jointly with any other individual and to which these General Terms and Conditions relate;

“**Interest Payment Date**” means the date(s) on which we pay interest to your Account in accordance with the Key Account Features;

“**Tariff**” means the list of charges associated with our accounts as set out in the Key Account Features;

“**we**”, “**us**”, “**our**” mean Bank and Clients Plc; and

“**Working Day**” means any day except a Saturday, Sunday or English public holiday.

2. OPERATING YOUR ACCOUNT

2.1 Set out below are the instructions and means by which you and we will operate your Account. When accessing your Account either to make withdrawals or deposits you should follow any instructions and adhere to any guidance as closely as possible.

2.2 If you are uncertain how to comply with any instruction or guidance please call us on 0808 164 8040 and we will be happy to assist you. These processes and instructions have been put in place by us to ensure that you have a safe and secure environment to conduct your banking in.

3. KEEPING US INFORMED

3.1 It is essential that you keep us informed if there are any changes to your situation, contact or personal details or any other important changes that may be relevant, for example, if you change your name or nationality, or if you change the way you sign your name. This is so that we can manage your banking, protect your account and communicate properly with you.

3.2 If you do not keep us informed of your correct and up to date details then we will not be responsible if any payment into or withdrawal out of your Account is not made, is delayed or is made incorrectly.

4. ACCOUNT SECURITY

4.1 Keeping your Account secure

4.1.1 We will do all that we reasonably can to keep your Account secure and to prevent any unauthorised access to your Account. You should also take steps to keep your Account secure, including:

- a) follow any instructions that we give to you, which we reasonably consider are necessary to protect your Account from unauthorised access;
- b) not let anyone else use your security details (including any joint account holder);



- c) not let anyone else give instructions or access information on your Account unless they have a separate arrangement with us or you have authorised them to operate your Account;
- d) sign the signature strip on your Account card (if you are given one) as soon as you receive it; and
- e) do all you reasonably can to prevent anyone else finding out your security details.

4.1.2 You should not:

- a) tell anyone else your security details (including any joint account holder);
- b) choose any obvious passwords or codes as part of your security details (e.g. your date of birth);
- c) write down your security details or keep them with your banking documents;
- d) write down your security details in a recognisable way; or
- e) let anyone listen into any calls with us or watch you entering or using your security details.

4.1.3 To ensure your security we will only act on instructions if we reasonably believe the instructions have come from you. We will be entitled to query any instructions received with regards to your Account at any time that we have any cause to suspect that the instruction has not been issued by you or, (if you hold a joint account), by your fellow joint account holder.

4.1.4 Only you, should have access to your security information for the purposes of accessing your Account and for giving us instructions. We will not be liable to you in circumstances where you have given or allowed an unauthorised person to obtain your security details.

4.2 What to do if you think security has been breached

4.2.1 If you have reason to suspect that any unauthorised person has obtained access to your security information or that an unauthorised transaction has been made from your Account you should inform us immediately on the following number 0808 164 8040. Once you have notified us, we will take immediate steps to suspend all activity associated with the Account.

4.2.2 If you dispute that you have carried out or authorised a transaction in relation to your Account we will investigate accordingly and will ask for your assistance in doing so. You must provide reasonable information and assistance as requested by us or any other authority investigating any misuse or alleged misuse of your Account. We may pass related information to other banks or companies involved in payment processing, or to the police or other authorities, in the UK or (if appropriate) outside the UK.

4.3 Suspending your Account

4.3.1 We can suspend your Account activity:

- (a) if we believe this is necessary for security reasons;
- (b) to prevent any suspected unauthorised or fraudulent use of your Account; or



- (c) if there is a significantly increased risk you will be unable to repay any money you owe on your Account.

4.3.2 If we suspend your Account activity we will notify you and inform you of the reasons why beforehand unless this would compromise our security or be unlawful.

5. DEPOSITS INTO YOUR ACCOUNT

5.1 You may deposit money into your Account by cheque, bank transfer or by cash deposit. All payments into your Account must be made in British Pounds Sterling.

5.2 Once a valid instruction for a deposit is received, we will check that it provides all the requisite details and then process it in accordance with the timescales set out below. If we receive an instruction to deposit money into your Account after 4pm (for CHAPS, Bank payments and faster payment) or 2pm (for cheque payments) then we will treat your instruction as if it had been received the following Working Day e.g. if we receive a cheque at 3pm on a Tuesday afternoon, we will treat it as having been received on Wednesday before 2pm..

Payments Into Your Account			
Deposit Method	How A Deposit Can Be Made	Clearance Times	When Funds are Paid and Start to Earn Interest
CHAPS/Bank Payment/Faster Payment	Via your clearing bank	4pm	On receipt of funds prior to 4pm
Cheque	By post	6 Working Days after we deposit the cheque	Same day if received prior to 2pm. Interest will be paid after 3 Working Days

6. AUTHORITY TO ACT ON INSTRUCTIONS TO MAKE PAYMENTS AND WITHDRAWALS

6.1 Giving us instructions to make a payment or withdrawal

6.1.1 When you ask us to make a payment or withdrawal out of your Account, we will follow your instructions where possible. When you instruct us to make a payment or withdrawal, you must:

- a) have sufficient funds in your Account to cover the payment at the point that the payment is processed;
- b) provide us with the information we need e.g. the account number and sort code; and
- c) tell us whether to make the payment immediately or at a specific date in the future.

6.1.2 Your instructions to make payment can be given in writing, in person at one of our branches or by any other means agreed to by us. Instructions to make a withdrawal must be either in writing or by a signed withdrawal slip.



- 6.1.3 When you instruct us to make a payment or withdrawal you must first provide us with sufficient security information so that we can confirm it is you who is providing the instruction. For example, if you are giving instructions in person, we may require you to present a passport or other form of identification and if you are giving instructions by cheque or withdrawal slip, we will require a valid signature. If we reasonably believe the instructions have come from you, then we will act upon them.
- 6.1.4 When we have confirmed or if we reasonably believe that you are providing the instruction, we will make the payment or withdrawal requested.
- 6.1.5 You must ensure that the payment or withdrawal instructions you provide to us are accurate and complete, otherwise we will be unable to act on them e.g. you must ensure you include the correct account number, sort code and recipient details. If we have acted correctly on a payment or withdrawal instruction but you have provided incorrect details we will not be liable to you for making the payment or withdrawal.
- 6.1.6 Your consent is our authority to debit your Account with any amounts we have paid or charges you have incurred in connection with your instruction, even if the instruction has not been authorised by you.
- 6.1.7 However, your liability for transactions carried out in connection with instructions you have not actually authorised will be limited in the manner described in the Agreement.
- 6.2 **Making a withdrawal from your Account**
- 6.2.1 Withdrawals from your Account can only be made into a UK nominated account held in your name.
- 6.2.2 You may instruct us to make a withdrawal from your Account either in writing (i.e. by letter) or by sending us a signed withdrawal form. Once we have received your instruction, we will check that it provides all the requisite details and then process it in accordance with the timescales set out below.
- 6.2.3 If we receive an instruction to make a withdrawal after 2pm on a Working Day (or at any time on a non-Working Day) then we will treat your instruction as if it had been received the following Working Day e.g. if we receive a written withdrawal instruction at 3pm on a Friday or on a Saturday, we will treat it as having been received on Monday before 2pm.

Withdrawals From Your Account				
Withdrawal Method	How Can It Be Initiated?	Cut Off Times	Processing Time	Time Taken to Send Money to You
Chaps/Faster payment	Letter or signed withdrawal form	2pm on a Working Day	Same day subject to cut off time	We will send the payment to your bank the same day subject to cut off times

6.3 Making a payment from your Account to a third party

6.3.1 Payments from your Account can be made in a number of different ways and once we receive your valid payment instruction, payment will be made using one of the following means;

- a) to you in person;
- b) by cheque;
- c) by telephone – for example, if you wish to make a payment to a company by providing us with the payment details and amounts over the telephone;
- d) by direct debit - This is when you set up the ability for an organisation to make payments of potentially different amounts from time to time for as long as the direct debit is in place.
- e) by standing order - this is when you ask us to send a payment to someone each month for a set amount.

6.4 When we can decline a payment or withdrawal instruction

6.4.1 We reserve the right to decline a payment instruction or to suspend your Account activity if we reasonably consider it necessary, for example, because of the following circumstances:

- (a) if we believe this is necessary for security reasons;
- (b) to prevent any suspected unauthorised or fraudulent use of your Account;
- (c) if there is a significantly increased risk you will be unable to repay any money you owe on your Account;
- (d) we have reason to suspect that the transaction might be illegal or could be linked with unlawful, fraudulent, criminal or terrorist activity;
- (e) we reasonably suspect that the instruction was not given by you or a joint account holder;
- (f) you are in breach of this Agreement;
- (g) the payment instruction is incomplete or unclear;
- (h) the instruction involves a transaction which would cause you to exceed any limit that we have set with respect to the Account; or
- (i) if acting on the instruction would cause us to breach any legal or regulatory duty that applies to us.

6.4.2 If we suspend your Account activity we will notify you and inform you of the reasons why beforehand unless this would compromise our security or be unlawful.

6.4.3 If we have declined to act on any instruction we will endeavour to explain the reason for the refusal within 1 Working Day unless this would compromise our security or be unlawful.



7. UNAUTHORISED AND INCORRECT PAYMENTS

7.1 Remedies for unauthorised payment

7.1.1 If you think a payment has been made from your Account that was not authorised then you should notify us as soon as possible, and in any event, no later than 13 months after the unauthorised payment was made.

7.1.2 If you notify us that a payment was not authorised by you, then unless we have reasonable ground to think you are not entitled to an immediate refund, we will refund your Account to the position it would have been in had the unauthorised payment not been made. This will usually mean refunding into your Account;

- (a) the amount of the unauthorised payment;
- (b) any fees and/or interest charged in connection with the unauthorised payment; and
- (c) any interest you would have accrued on the amount of the unauthorised payment.

7.1.3 If we have reasonable grounds to believe that you are not entitled to an immediate refund then we reserve the right to undertake an investigation before we refund any sums to your Account. We will complete this investigation as quickly as possible.

7.1.4 There are two grounds under which you will not be entitled to a refund:

- a) where you have acted fraudulently;
- b) where you have acted deliberately or with gross negligence by;
 - i. failing to keep your Account security details secure; or
 - ii. failing to inform us as soon as you became aware that your security details had been lost, stolen or could be being misused;

7.1.5 If an unauthorised payment has taken place and you are not responsible but the transaction has occurred because you have failed to keep your Account details safe and secure, you will be liable for up to £50 of any loss relating to that unauthorised transaction or any series of unauthorised transactions.

7.2 Remedies for incorrect payment

7.2.1 If you notify us that a payment has not been made correctly or has not arrived at the correct destination, we will:

- (a) refund your Account to the position it would have been in had the incorrect payment not been made. This will usually mean funding the incorrect sum or, in the case of overpayment, refunding the excess, as well as any fees and interest you may have lost; and
- (b) if requested, make reasonable efforts to trace and recover the incorrect payment.

7.2.2 We will not refund your Account if:

- (a) you fail to notify us of the incorrect payment without undue delay and in any event within 13 months of the date on which the transaction occurred or ought to have occurred;



- (b) you have provided us with incorrect payment instructions; or
- (c) we can show that the payment arrived at another bank, in which case, that bank may be liable.

7.2.3 We will make reasonable efforts to recover the funds if there was a mistake in the payment instruction you provided to us, however, we reserve the right to recover reasonable charges from you in respect of any efforts to recover the funds. We will notify you of the proposed charged before we make attempts to recover the funds.

8. JOINT ACCOUNTS

8.1 Where the Account you hold with us is a joint account, this Agreement applies to all joint account holders together and to each of you individually. You will be treated as jointly entitled to any money held on your Account.

8.2 If you have a joint account, both joint account holders are individually as well as jointly liable for money owed to us. If for some reason we cannot collect the money from the joint account holders together, we have the right to collect it from just one of you

8.3 We may act on instructions given by any one of you, unless one of you has advised us not to, in which case we will only act upon the written instructions of all joint account holders.

8.4 You may each use the Account on your own, without the approval of the other; unless one of you has advised us otherwise in which case we will only act on the written instructions of all joint account holders.

8.5 The right of each joint account holder to operate the Account on your own is subject to us not receiving any notice of a dispute between you. If we become aware of any dispute between you then:

8.5.1 we may require instructions to be in writing from both of you so that we can make sure we only act with the agreement of all account holders;

8.5.2 we may suspend some services on your Account (e.g. we may suspend telephone banking as this would normally work with just one person's permission, which is not fair if there is a dispute); and

8.5.3 you will still be responsible to us both individually and together as mentioned in 7.2 above.

8.6 We will only transfer the Account into the sole name of one of you if we are instructed in writing by all account holders and we are satisfied that the proposed sole account holder has sufficient financial standing to operate the Account alone.

9. OVERDRAFTS

None of the products offered by us provide the right for you to have a negative or debit balance or overdraft on your Account. You must not borrow money on your Account.

10. INTEREST & FEES

10.1 Not all our accounts are interest bearing accounts. Your Key Account Features document sets out whether your Account is interest bearing and the relevant rate of interest. If your Account is an interest bearing account, interest will be paid on your Account without any deduction for tax on the date specified in your Key Account Features. You will be responsible for any tax payable.



- 10.2 From the tax year 2016-17 (meaning the year beginning on 6 April 2016 and ending on 5 April 2017), if your Account is an interest-bearing account, interest will be paid on your Account without any deduction for tax on the Interest Payment Date. However, depending on your circumstances, you may need to disclose this interest on your tax return. If you pay tax through PAYE, deductions for any tax you owe on interest may be deducted from your salary by your employer. We may disclose information about you directly to HM Revenue & Customs in order to assist them in calculating any tax which is due on your interest payments. HM Revenue & Customs may, in turn, disclose information about you to other tax authorities.
- 10.3 Interest can be added to your Account, paid direct to nominated account with a UK bank or building society held in your name, or credited to another Bank and Clients Plc account. In the case of a trust account interest payments will be paid to the nominated account for that trust. Interest applied to the Account can be withdrawn at any time during the subsequent year without loss of interest, subject to the giving of seven days' notice. Interest is calculated on a daily basis and calculated on the day up to and including the day before withdrawal or closure, or until the actual date of transfer to another account with **us**.
- 10.4 Unless the Key Account Features state otherwise, we may increase interest rates at any time.
- 10.5 We may reduce interest rates for any of the following reasons:
- 10.5.1 because of a reduction in the Bank of England Base Rate (or any rate that replaces it) or a reduction in interest rates generally offered by other providers of savings accounts with whom we compete;
 - 10.5.2 because of a requirement to reduce the interest rate charged on our mortgages to attract and retain business from borrowers;
 - 10.5.3 because our administrative costs and charges have increased or we reasonably believe they are likely to do so;
 - 10.5.4 to allow us to harmonise the interest rates we pay should we acquire the accounts of or takeover or merge with another provider; or
 - 10.5.5 because of a need to make changes to maintain our financial stability.
- 10.6 If we make any change for one or more of the reasons detailed above, we will do so in a reasonable and proportionate manner.
- 10.7 We will write to you to notify you of any change in interest rate on your Account. If the interest rate is reduced we will give you at least 2 months' written notice of the change, (and we will send you a reminder within a 14 day period immediately before that change takes effect) during which time you may close your Account without charge by giving us 2 week's written notice to:
- Bank and Clients Plc
30 King Street
London
EC2V 8EH
- 10.8 If we do not hear from you that you wish to close your Account within 2 months, we will treat you as having accepted the change.



11. CANCELLATION AND CLOSING YOUR ACCOUNT

11.1 Cooling off period

- 11.1.1 If you change your mind about opening your Account you have the right to cancel the Account within 14 days of opening it.
- 11.1.2 If you close your Account within 14 days of opening then we will not charge you for the cancellation and we will return your money within 30 calendar days. For fraud prevention reasons, we can only return your money to a UK bank or building society held in your name.
- 11.1.3 You can notify us of your wish to close the Account by writing to us at:

Bank and Clients Plc
30 King Street
London
EC2V 8EH

11.2 Closing your Account beyond the cooling off period

- 11.2.1 Other than a fixed term account, as indicated in the Key Account Features document where funds are not available to withdraw until the maturity of the fixed term, you are entitled to close your Account at any time provided you comply with any applicable notice period on your Account (see the Key Account Features for details of the relevant notice period).
- 11.2.2 When you close your Account we will pay interest calculated from the last Interest Payment Date (or account opening date, as applicable) pro rata to the date up to and including the day before your Account is closed. We will pay all sums due on closure by transfer to your nominated account, which must be a UK bank or building society account held in your name.

11.3 When we can close your Account

- 11.3.1 We may close your Account at any time by giving you 2 months' written notice.
- 11.3.2 We may, however, end the Agreement immediately or with less than 2 months' notice if reasonably believe that you have:
- a) acted abusively, offensively or violently towards our staff;
 - b) become bankrupt;
 - c) misused your Account;
 - d) acted dishonestly with us;
 - e) acted in any way that gives rise to reasonable suspicion of fraud or other criminal activities;
 - f) seriously or persistently broken any terms of the agreement;
 - g) put us in a position where we might break a law, regulation, code or other duty if we maintain your Account;



- h) given us false information;
- i) committed or attempted to commit fraud against us or someone else;
- j) used your Account illegally or for criminal activity; or
- k) inappropriately let someone else use your Account.

11.3.3 We can close your Account if it becomes apparent that you are using your personal account for business purposes. If this happens we will move you to a business account.

11.4 We can also close your Account if there are good commercial reasons for doing so. Where your Account has a nil balance, we may close your Account on 30 days' written notice, otherwise, we will give you at least 2 months' written notice. In the event that we do close your Account in this manner we will contact you to agree the process by which we will return your money to you. We will pay all sums due on closure by transfer to your nominated account, which must be a UK bank or building society account held in your name.

12. STATEMENTS

12.1 On or shortly after the date on which interest is paid on your Account, we will provide you with an annual statement of account. We recommend that you review the transaction confirmations and period statements that are sent to you.

12.2 We will provide you with an additional statement of account on request for any charges made on your Account.

13. TRANSFER OF RIGHTS

You may not hold the Account on trust for any other person or entity. It is your account, for your benefit. It must not be used as security to a third party, but may be used as a means to repay a loan.

14. DEATH OF AN ACCOUNT HOLDER

14.1 On the death of an account holder, the capital value of the Account and any accrued interest will be payable to the deceased's representative. We may need to see a grant of probate, certificate of confirmation or grant of representation before we release money into your Account or to your personal representatives.

14.2 If the Account is a joint account and one joint account holder dies, the Account will belong to the remaining account holder and not to the deceased's estate. If there is no surviving account holder then:

14.2.1 we will freeze your Account; and

14.2.2 the money in your Account will be held by us until we receive appropriate documentation from your estate.

14.3 If required by law, all interest accrued from the date of death may be liable to deduction of tax at the basic rate.



15. DORMANT ACCOUNTS

We will treat an Account as inactive if you do not make any transactions, enquiries or changes to your Account within any three year period (or, if your Account is a Fixed Term Account, in the three years after maturity), and if correspondence or a statement is returned as undelivered. Interest will continue to be applied in accordance with the terms of the applicable product. To reactivate the Account we would need to re-obtain evidence of your identity and confirmation of your address. These measures are for security and to protect you and your funds.

16. SET OFF

16.1 If you owe money on another product which you hold with Bank and Clients Plc (for example, a mortgage) and you hold money in your Account, we are entitled to use the money in your Account to repay your debt. This right extends to joint accounts or any other joint products you hold with us.

16.2 We will contact you to inform you of the circumstances in which we are considering exercising our right to set-off. If we use this right, we will inform you that we have done so. We will generally only use our right to set-off to make up your most recent missed payment on a product, however, we may also take more than one missed payment if you have failed to respond to repeated attempts by us to make contact with you regarding your missed payments on a product.

16.3 We will not use the right of set-off:

16.3.1 against money in your Account which you have informed us does not belong to you;

16.3.2 against money in your Account which we are required to hold for someone else;

16.3.3 in a way which would contravene any law, regulation or industry standard; or

16.3.4 against any money in your Account which we think you need to meet essential living expenses or certain important debts.



Tariff of Banking Charges

Payments into your account

Name of fee	When is this fee payable	Amount
Credit in	Receipt of cheque, electronic transfer, direct debits	No charge
Cash in	Receipt of cash into your account – handling charge	1% per £100

Payments out of your account

Name of fee	When is this fee payable	Amount
Cash out	Withdrawing cash from your account – handling charge	1% per £100
Electronic transfer	Same day electronic transfer of funds from your account	No charge
Draft fee (urgent of standard)	Organising the withdrawal of funds from your account by way of bankers draft	As advised
International payment	Funds sent electronically on your behalf to an account held outside the United Kingdom	As advised
International payment admin fee	Charged by Bank and Clients to cover the additional administration duties involved in making an international payment	£25.00
Payment out	Payment of funds from your account by cheque	No charge

Miscellaneous services

Name of fee	When is this fee payable	Amount
Clearance of foreign cheques	Certain foreign currency cheques made payable to the account holder. The clearing banks charges will be deducted from the sterling value received	£10.00
Duplicate information	Copy documents other than statements. Charge per document	£10.00
Duplicate or additional statements	Issued at your request	£5.00
Statements	Issued annually with interest certificate	No charge
Stopped cheque	When you instruct us to cancel a cheque we have issued to you if it has been lost or stolen	£25.00
Unpaid cheques	Cheques issued by you or a third party which have to be re-presented or are returned unpaid	£30.00
Unpaid direct debits	Direct debits reclaimed by your bank due to insufficient funds	£30.00