



Name of the account provider: Santander UK Plc

Account name: cahoot Current Account

Date: Effective from 14 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.
- Fees may also apply for using services linked to the account which are not listed here. Full information is available in our General Terms and Conditions.
- A glossary of the terms used in this document is available free of charge.
- From 6 April 2020, we're changing the way we charge for overdrafts to reflect new regulations. Details of the changes can be found in the **Overdrafts and related services** section of this document, as well as at cahoot.com/help-and-support/account-changes

Service	Fee
General account services	
Maintaining the account	Fee not charged
Payments (excluding cards)	
Direct Debit	Fee not charged
Standing Order	Fee not charged
Sending money within the UK	
Faster Payment (pounds)	Fee not charged
CHAPS (same day payment)	£25
Cheque payment (in pounds)	Fee not charged
Sending money outside the UK	
SEPA (Single Euro Payments Area)	Fee not charged
International Payment	£25
Receiving money from outside the UK	
Foreign currency cheque deposit	£10
Foreign currency electronic payment	Fee not charged

Cards and Cash	
Cash withdrawal in pounds Withdrawals in the UK Withdrawals outside the UK	Fee not charged Fee not charged
Cash withdrawal in foreign currency Foreign currency cash withdrawal fee (including cash machines, purchase of traveller's cheque or foreign currency at another bank, bureau de change or other outlet displaying the Visa or Mastercard sign abroad)	Fee not charged
Foreign currency conversion fee for withdrawals From 5 May 2020	Percentage of total transaction value 2.25% Percentage of total transaction value 2.95%
Debit card payment in pounds	Fee not charged
Debit card payment in a foreign currency Foreign currency purchase fee for debit card payment Foreign currency conversion fee for debit card payment From 5 May 2020	Fee not charged Percentage of total transaction value 2.25% Percentage of total transaction value 2.95%
Overdrafts and related services	
Arranged overdraft From 6 April 2020	As per your credit agreement Arranged overdraft usage 9.4% APR*/EAR** (variable)
Unarranged overdraft Unarranged overdraft usage fee Unarranged overdraft interest (The monthly cap on unarranged overdraft charges for the cahoot Current Account is £50. Further details can be found online at www.cahoot.com) From 6 April 2020	£6 per statement period 21.9% EAR (Variable) Unarranged overdraft usage 0% APR*/EAR** (variable)
Refusing a payment due to lack of funds	Fee not charged
Allowing a payment despite lack of funds	Fee not charged
Other services	
Cancelling a cheque	Fee not charged
Photocopying cheques	Per cheque £4
Paper statements	Per month £5
Banker's reference	£10

*APR stands for Annual Percentage Rate. It shows the overall cost of credit as an annual rate of charge, taking into account the interest, charges and any other costs involved in getting credit. It doesn't include any other fees and charges.

**EAR stands for Effective Annual Rate and represents the yearly cost of an overdraft which takes into account how often we charge interest to the accounts and doesn't include any other fees or charges.