



Name of the account provider: Santander UK Plc

Account name: cahoot Current Account

Date: Effective from 17 October 2018

- 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.

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)	£15
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 1.5% of the value (Minimum £1.50)
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) Foreign currency conversion fee for withdrawals	1.5% of the value (Minimum £1.50) Percentage of total transaction value 2.25%
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	Per transaction Fee not charged Percentage of total transaction value 2.25%
Overdrafts and related services	
Arranged overdraft	As per your credit agreement
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)	£6 per statement period 21.9% EAR* (Variable)
Refusing a payment due to lack of funds (See above for cap)	£10
Allowing a payment despite lack of funds	Fee not charged
Other services	
Cancelling a cheque	Fee not charged
Photocopying cheques Paper statements Banker's reference	Per cheque £4 Per month £5 £10

*EAR stands for Effective Annual Rate and represents the yearly cost of an overdraft which takes account of how often we charge interest to the account and does not include any other fees or charges