

## Current Account Charges — Racing Gold

Thank you for choosing Weatherbys Bank. Please read the following information.

## Account charges

Monthly management fee	£30
Total annual fee	£360
Racing transactions	
First 5 each month	No charge
Over 5 each month, per transaction	£0.45
Direct Debits	No charge
Standing Orders	No charge
Foreign Racing Handling Charge (Where applicable)	0.5% (minimum fee £10)
UK payments	
Faster Payment (online)	No charge
Faster Payment (telephone/email) – same day or next day UK payment up to £250,000	No charge
CHAPS – Urgent same day UK payment	£25
International payments	
Payment by Standard International, usually arrives next working day	£10
Payment by Urgent International inside the EEA	£30
Payment by Urgent International outside the EEA	£38.50 maximum
Cards & cash	
Debit card payment (GBP) and cash withdrawal (in UK)	No charge
Debit card payment (foreign currency) and cash withdrawal (outside UK)	No charge
Overdrafts and related services	
Refusing a payment due to lack of funds	£15 per item
Arranged overdraft	1% of arranged overdraft amount, with a minimum fee of £200
Unarranged overdraft interest rate	17.5% over the Base Rate of Weatherbys Bank

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