

Fee information document

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 at **www.weatherbys.bank**.

A glossary of the terms used in this document is available free of charge.

Name of the account provider	Weatherbys Bank Limited
Account name	Racing Gold Account
Date	September 2025

Fee information

Service	Fee	
General account services		
Racing Multi-Owner Account	Monthly management fee	£30.00
	Total annual fee	£360.00
	Includes a package of services consisting of:	
	Racing transactions	First 10 racing transactions each month, no fee £0.00
	Foreign Racing Handling Charge (where applicable)	0.5% (minimum fee £10.00) Min £10.00
	Services beyond these quantities will be charged separately	Over 10 racing transactions each month, per transaction £0.45

Payments (excluding cards)		
Direct Debit	No fee	£0.00
Standing Order	No fee	£0.00
Sending money within the UK	Payment by CHAPS	£25.00
	Payment by BACS - no fee	£0.00
	Payment by Faster Payment up to £250,000 - no fee	£0.00
Sending money outside the UK	Payment by Urgent International outside the EEA	Max £38.50
	Payment by Urgent International inside the EEA	Max £30.00
	Payment by International Money Order (not available for the EEA only)	Max £10.00
Receiving money from outside the UK	No fee	£0.00
	Foreign cheques – variable fee depending on paying bank or intermediary handling fee	

Cards and cash		
Debit card payment in pounds	No fee	£0.00
Debit card payment in a foreign currency	No fee	£0.00
Cash withdrawal in pounds in the UK	No fee	£0.00
Cash withdrawal in pounds outside the UK	No fee to be levied by Weatherbys but other networks may charge	£0.00
Overdrafts and related services		
Arranged overdraft	1.5% of arranged overdraft amount, with a minimum fee of £250.00	
Unarranged overdraft	No fee	£0.00
Debit interest is charged on overdrawn balances at 17.50% over the Weatherbys Bank Base Rate, with the exception of regulated mortgages and Consumer Credit agreements where other rates apply		
Other services		
Cancelling a cheque	Per cheque	£15.00
Returned cheque	Per cheque	£15.00
Unpaid Direct Debit	Per Direct Debit	£15.00
Unpaid Standing Order	Per Standing Order	£15.00
Refusing a payment due to lack of funds	Per item	£15.00
Racing Payment Service	Monthly fee	£0.00
Encashment services – foreign currency ordered for collection at NatWest branch	Currency order from pounds account, no fee	£0.00
	1% fee or minimum of 10 in chosen currency e.g., \$10, €10	

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Weatherbys Bank Limited is registered at Sanders Road, Wellingborough, Northamptonshire NN8 4BX. Registered number: 2943300.

Weatherbys Bank Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register number: 204571. Weatherbys Private Bank, Weatherbys Racing Bank and Weatherbys Business Bank are trading names of Weatherbys Bank Limited.