



Fee Information Document

Name of the account provider: Weatherbys Racing Bank

Account name: Racing Gold Account

Date: 16 March 2022

- 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.

Service	Fee	
General account services		
Racing Gold 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

Weatherbys Racing Bank is a trading name of Weatherbys Bank Ltd and is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Registered number: 204571.

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

Payments (excluding cards)		
Direct Debit	For each Direct Debit	£0.00
Standing Orders	For each Standing Order	£0.00
Sending money within the UK	Payment by Faster Payment up to £250,000	£0.00
	Payment by CHAPS	£25.00
Sending money outside the UK	Payment by Standard International	£10.00
	Payment by Urgent International inside the EEA	£30.00
	Payment by Urgent International outside the EEA maximum	£38.50
Receiving money from outside the UK	No Fee	£0.00
	Foreign cheques – variable fee depending on paying bank or intermediary handling fees	
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 foreign currency outside the UK	No fee	£0.00

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Overdrafts and related services		
Arranged overdraft	1% of arranged overdraft amount, with a minimum fee of £150.00	
Unarranged overdraft	No Fee	£0.00
	Debit interest is charged on overdrawn balances at 17.50% over the Base Rate of Weatherbys Bank, with the exception of regulated mortgages and Consumer Credit agreements where other rates apply	
Refusing a payment due to lack of funds	Per item	£15.00
Allowing a payment despite lack of funds	No Fee	£0.00
Other services		
Cancelling a cheque	Per cheque	£15.00
Returned cheque	Per cheque	£15.00
Unpaid Direct Debit	Per Direct Debit	£15.00
Cancelled Direct Debit	Per Direct Debit	£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 1% fee or minimum of 10 in chosen currency eg \$10, €10	£0.00

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