



Name of the account provider: Weatherbys Bank Limited

Account name: Racing Gold Account

Date: July 2023

- 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	<p>Monthly management fee £30.00</p> <p>Total annual fee £360.00</p>
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	£30.00
	Payment by Standard International (EUR and within the EEA only)	£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 withdrawals in pounds in the UK	No Fee	£0.00
Cash withdrawal in foreign currency 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 Base Rate of Weatherbys Bank, 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 Encashment services – foreign currency ordered for collection at NatWest branch	Monthly fee Currency order from pounds account, no fee 1% fee or minimum of 10 in chosen currency e.g., \$10, €10	£0.00 £0.00
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