

Current Account Charges: Personal

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

Account charges

<p>Monthly management fee</p> <p>Clients joining after 19th January 2026</p> <p>Monthly fee (where payable) £100.00</p> <p>Total annual fee (where payable) £1,200.00</p> <p>(Monthly fee/total annual fee if you do not maintain loans, deposits or investments with us totaling £350,000 or more)</p> <p>Clients joined prior to 19th January 2026</p> <p>Monthly fee (where payable) £85.00</p> <p>Total annual fee (where payable) £1,020.00</p> <p>(Monthly fee/total annual fee if you do not maintain loans, deposits or investments with us totaling £350,000 or more)</p>	
<p>Banking transactions</p>	<p>No charge</p>
<p>UK payments</p> <p>Faster Payment – same day or next day UK payment up to £250,000 No charge</p> <p>CHAPS – Urgent same day UK payment £25</p>	
<p>International payments</p> <p>Payment by Standard International, usually arrives next working day £10</p> <p>Payment by Urgent International inside the EEA £30</p> <p>Payment by Urgent International outside the EEA £38.50 maximum</p>	
<p>Unarranged overdraft interest rate*</p> <p>*Except for regulated mortgages and Consumer CreditAct agreements where other rates apply</p>	<p>17.5% over the Base Rate of Weatherbys Bank</p>

How we calculate your monthly management fee and when it does not apply

- The monthly management fee covers all the accounts in your personal name.
- Two adults living at the same address will be charged a maximum of one monthly management fee for any personal banking accounts held with Weatherbys Private Bank in their own names.
- We will not charge you a monthly management fee if the combined balance of any lending, deposits or investments you undertake with us is greater than £350,000, based on your balances at the end of the previous calendar month. The total balances of up to two adults living at the same address will be included in calculating the combined balance. Note, this may result in a fee being charged in some months and not in others.
- Clients under 30 are exempt from fees.
- We will apply any monthly fee to one of your related current accounts. You may specify which account is charged by contacting us.
- The monthly management fee will be incurred irrespective of whether or not there have been transactions in the previous month.
- New clients will not pay a monthly management fee for the first three months following the opening of their current account with Weatherbys Private Bank.
- Racing accounts will be excluded from the scope of these Private Bank account charges. Any balances held in a Racing account will not contribute to the exemption calculation above. Racing accounts will attract charges as per the Racing account tariff, which will be advised separately.
- Other non-personal accounts will be evaluated and charged separately. Any balances held in a non-personal account will not contribute to the exemption calculation above.

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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.