



UNION BANK UK PLC

STANDARD TARIFF OF CHARGES

Version 2.6
August 2021



TARIFF OF CHARGES
Effective 31 October 2021

Service	Charge
Account Maintenance	
Current Account	£100 or \$100 per annum (Charged November 30 th annually)
Corporate Accounts	£20/\$40/€30 per month
Personal Debit Card (Elite or Royalty)	£100 or \$100 per year (Charged on the anniversary of issuance)
Payments from your Account	
Standing Order – Per Payment	£5 or \$10 or €7.50
Standing Order – Amendment	£5
Outward Payment* (additional correspondent bank charges may apply)	£30 or \$60 or €50
Investigating claims of non-receipt of funds/Recovery of funds, where it is not the Bank's error	
1. Sterling Payments	£35 per message
2. Other Currency Payments	\$50 per message
Swift Copy	£10 per copy
Intra-Account Transfers	Free
*AS A GENERAL RULE, THE ORIGINATOR SHOULD PAY THE FEES OF THE ORIGINATOR BANK, AND THE BENEFICIARY SHOULD PAY THE FEES OF THE BENEFICIARY BANK. IF YOU WOULD LIKE THE BENEFICIARY TO PAY THE FEE, PLEASE CONTACT CUSTOMER SERVICES TO DISCUSS THIS.	
Cheques	
Stop Cheques	£15 per item
Cheques and direct debits returned through lack of funds <i>(cheques/direct debits issued against your account or cheques paid into your account which have been unpaid by the drawer's bank)</i>	£20/\$40/€30 per item
Cheques drawn by you and paid by us despite lack of funds on your account <i>(Where we have paid the cheque after our own internal enquiries)</i>	£30 per item
Cheques sent for collection	0.5% (min £20, max £50)
Miscellaneous Charges	
Duplicate statements	£7.50 per page
Hold Mail (Statements, debit, and credit advices only) Annual statements will be forwarded by courier every April	£100/\$200/€150per annum (Charged April annually)
Courier	£35 per item
Audit Report	£50
Status Enquiry	£30
Reference Letter	£50
Safe Custody Charge	£30 per item per annum
Administration fee for breaking a deposit Note: We will not ordinarily break a deposit, but in very exceptional cases may agree to do so. This charge represents our administration fee, but in addition we may levy a further fee which represents the economic cost to the Bank of replacing the deposit.	£50/\$75/€75

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Service	Charge
Corporate Customer Due Diligence (applicable at take-on & every 2 years subsequently)	
UK Registered Corporate entities	£25
Corporate entities registered abroad	£100
TEMPORARY OVERDRAFTS (UNARRANGED)	
Temporary Overdraft Interest Rate	14%
You will be only debited when the overdraft is unarranged. The default rate (14%) is then applied.	14%
The default rate is fixed; however, it is subject to change by the Bank. Any changes will be communicated in line with the terms and conditions of the account.	
No additional unarranged charges will be applied to your account during this period.	
OVERDRAFT FEES	
Fees for arranged overdrafts are subject to negotiation and will be advised in any offer letter to you.	

PLEASE NOTE THAT THESE CHARGES MAY CHANGE AT ANY TIME. HOWEVER, IF WE INCREASE ANY OF THESE CHARGES OR INTRODUCE A NEW CHARGE, WE WILL TELL YOU PERSONALLY AT LEAST 2 MONTHS BEFORE THE CHANGE COME INTO FORCE.

WE ALSO RESERVE THE RIGHT TO MAKE ANY REASONABLE ADDITIONAL CHARGES FOR TIME TAKEN TO MANAGE YOUR ACCOUNT.

CONTACT DETAILS

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Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority