



UNION BANK UK PLC

STANDARD TARIFF OF CHARGES

Version 2.3
July 2017

TARIFF OF CHARGES
Effective 1st July 2017

SERVICE	CHARGES
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 issued irregularly <i>(those issued where the words and figures differ, which are more than 6 months old, are post-dated or have any other irregularity)</i>	£15 per item
Payments processing against uncleared funds <i>(cheques issued by you or funds transfers made by us on your behalf)</i>	£30 per item
Cheques sent for collection	0.5% (min £20, max £50)
Counter cheque	£5
Bankers Draft (additional correspondent bank charges may apply)	£20/\$40/€30
Intra Account Transfers	Free
STANDING ORDER	
1. Set up	£25
2. Per payment	£5 or \$10 or €7.50
3. Cancellation	£5
Direct Debit cancellation	£5
Audit Report	£50
Status enquiry	£30
Reference Letter	£50
ACCOUNT MAINTENANCE	
1a. Personal Account - if the average monthly account balance is at least £1,000, \$1,500 or €1,250	FREE
1b. Personal Account - if the average monthly account balance is less than £1,000, \$1,500 or €1,250	£15/\$25/€20 per month
2. Corporate Account	£20/\$40/€30 per month
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/€150 per annum (Charged April annually)
Courier	£35 per item
Cash withdrawal of £10,000 & above without 24 hour notice	1.5% of sum withdrawn
\$US or €uro cash withdrawal	1.5% of sum withdrawn
Cash deposit of \$5,000 & above (or Euro currency equivalent)	1.5% of sum paid in
Cash withdrawal - Lagos. Limited to to \$10,000 (Account holder only)	2.00% of sum withdrawn
Wired Payment* (additional correspondent bank charges may apply)	£30 or \$60 or €50
Wired Payment - using internet banking* (additional correspondent bank charges may apply)	£10 or \$20 or €15
Investigating claims of non-receipt of funds / Recovery of funds (Where it is not the Bank's error)	
1. Sterling payments	£20 per message
2. Other currency payments	\$35 per message
Swift Copy	£10 per copy
*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.	

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SERVICE	CHARGES
TELEPHONE, EMAIL ATTACHMENT OR FACSIMILE	
1. Flat Fee	£2.50
2. Telephone call made to confirm instructions	£10.00
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
Corporate customers' 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 (TOD) Administration Fee (applicable anytime the TOD increases)	£50
Temporary Overdraft Interest Rate	14%
You will be only debited when the overdraft is unarranged. The default rate (14%) is then applied.	14% + Admin fee (£50)
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