

STANDARD TARIFF OF CHARGES
Effective 1st September 2011



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)</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
Counter cheque	£5
Bankers Draft	£20/\$40
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 – Lending/Credit related	£50
Account Maintenance	
1a. Personal Account - if the average monthly account balance is at least £500, \$750 or €600	Free
1b. Personal Account - if the average monthly account balance is less than £500, \$750 or €600	£5/\$10/€7.50 per month
2. Corporate Account	£15/\$30/€20 per month
Duplicate statements	£7.50 per page
Requests for more frequent statements	£5 per account
Hold Mail (Statements only) - UK resident customers	£100/\$200/€150per annum
Mail Courier Service - Nigeria resident customers. Customers' using this service will receive their mail quarterly by courier.	£100/\$200/€150per annum
Cheques sent for collection	0.5% (min £20, max £50)
Cash withdrawal of £10,000 & above without 24 hour notice	1.5% of sum withdrawn
\$US or Euro cash withdrawal	1.5% of sum withdrawn
Cash deposit of \$5,000 & above (or currency equivalent)	1.5% of sum paid in
Cash withdrawal - Lagos. Limited to to \$10,000.	2.00% of sum withdrawn
Wired Payment*	£30 or \$60 or €50
Wired Payment - using internet banking*	£10 or \$20 or €15
*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.	
Refusal (by us) to execute a payment	£20
Cancellation (by you) of a payment instruction	£20
Recovery of funds where incorrect payment details have been provided by you	£30

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Investigating claims of non-receipt of funds on your behalf	
1. Sterling payments	£15 for each chaser sent
2. Other currency payments	\$35 for each chaser sent
Courier - UK resident customers	
Fax outside UK (max 5 pages)	£35 per item
Fax instructions – Acceptable on Completion of Fax Indemnity Form	£4.50 within UK or £15
Flat Fee	£2.50
Telephone call made to confirm fax	£10.00
Safe Custody Charge	£30 per item per annum
Administration fee for breaking a fixed term deposit (note: We will not ordinarily break a fixed term 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
Providing any additional information more frequently than stated in our Terms and Conditions	Min £10, max £50
FOREIGN EXCHANGE	
Travellers cheques	1% of sum withdrawn
TEMPORARY OVERDRAFTS (UNARRANGED)	
Temporary Overdraft Administration Fee	£20
Temporary Overdraft Interest Rate	Base Rate* + 10%
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.

***UBUK BASE RATES:**

£GBP - Bank of England base rate

€Euro - ECB base rate + 3.25%

\$US - Fed funds base (top of range) + 3.75%

CONTACT DETAILS

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