

# *Fees and service charges explained*

Personal customers - accounts no longer on sale

Correct as at 25 October 2018

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This leaflet explains the fees and service charges that may apply, depending on which type of account you have and how you use your account.

You may want to compare the fees and charges on the product you have with the current accounts now on sale to decide if the account you currently hold is the best current account for you. You can get information on our current products from any Danske Bank branch in Northern Ireland or from our website at [danskebank.co.uk/docs](https://danskebank.co.uk/docs).

The following accounts are covered in this leaflet:

CashMaster  
ChequeMaster  
Current Account  
Current Account Plus  
Principal  
Danske 24/7  
Danske Choice Plus  
Danske Prestige

In this leaflet, a business day means a Monday, Tuesday, Wednesday, Thursday or Friday except for bank holidays and other holidays in Northern Ireland when the Bank is usually open for business. (There are exceptions to this, which apply to services such as CHAPS and Faster Payments Service. There are details of these exceptions in our Personal Customers Payment Table on our website at [danskebank.co.uk/docs](https://danskebank.co.uk/docs)).

## Fees and service charges that may apply whether you have a credit or a debit balance

### Extra statements and copies of statements

We will provide account statements, or make them available to you, at the end of any month where a payment has been made to or from your account. Otherwise we will provide a statement or make one available to you every half year. We issue all monthly statements at the end of the calendar month. If you would like extra statements, the fees are as shown below.

• A statement showing a list of recent payments to and from your account, often requested for legal or tax purposes:	£3 for each statement
• A printout of recent payments to and from your account:	£3 for each printout
• A copy of a statement which was previously sent to you:	£6 for each page

#### Notes to this table:

1. Before we charge a fee for providing a statement showing a list of recent payments to and from your account or a printout of payments to and from your account, we will write to you and tell you the amount that we will charge. The amount we will charge is worked out at the end of each month and we will charge this amount to your account on the last business day of the next month.
2. If you ask for a copy of a statement, we will charge the fee on the day that we issue the statement.

### Danske 24/7

<b>Cheque payments (see note below)</b>	For each cheque paid out of your account we will charge you the fee shown opposite	£1
<b>Cash withdrawals at a Danske Bank branch in Northern Ireland</b>	For each cash withdrawal out of your account at a counter of Danske Bank branch in Northern Ireland, we will charge you the fee shown opposite.	£1

#### Notes to this table:

1. If you use a cheque to make a payment out of your account at a Danske Bank branch in Northern Ireland, we will count this as a cheque payment.
2. If a fee for cash withdrawals or cheque payments is due, before we charge this to your account we will write to you and tell you the amount that we will charge. We will write to you at the end of the month and charge the fee to your account on the last business day of the next month.

### Danske Choice Plus and Danske Prestige

If you have chosen a Danske Choice Plus or Danske Prestige account, we will charge a package fee to your account every month for maintaining the account, including a package of services, on the last business day of each month. The package fee is as shown below.

Package	Fee (for each month)
Danske Choice Plus	£11
Danske Prestige	£18

### Danske Choice Plus and Danske Prestige

Chequebooks collected at branch	Fee
If you use a chequebook, we will aim to post you a chequebook free of charge before your current chequebook is finished. We do not keep chequebooks in our branches. However, if you would prefer to collect your chequebook from your branch, we will charge you the fee shown opposite. We will charge this fee on the day that your chequebook is ordered.	£2.50 for each chequebook

## Fees and service charges that can apply on overdrafts

### Overdraft Set-Up fee

For each of our personal current accounts that offer an arranged overdraft, there is a maximum arranged overdraft that is available without a fee for setting it up (an 'overdraft set-up fee'). This is shown in the table below.

Account	Maximum arranged overdraft available without a fee for setting it up
Danske 24/7	£10,000
Danske Choice Plus	£15,000
Danske Prestige	£50,000

If you need an arranged overdraft higher than the maximum listed in the table, the overdraft set-up fee is **1% of the extra amount**. For example, if you have a Danske Choice Plus account and set up an arranged overdraft for £16,000, the overdraft set-up fee would be £10. This is 1% of £1,000, (the extra amount of the overdraft above £15,000). We will charge this fee at the time we agree to grant you the overdraft.

**Note:** You will get an arranged overdraft of at least £50 as standard with a Danske 24/7 account.

### Unarranged overdraft fees and service charges

If we are asked to pay an item such as a cheque, direct debit or standing order from your account and you do not have enough money in your account, or your arranged overdraft or arranged excess is not enough to cover the payment, the following fees and service charges can apply.

The table below shows when we will charge each of the fees.

Type of fee	Amount	When we will charge the fee
Paid Transaction Fee	£25	We will charge a paid transaction fee for each day that we pay an item or group of items despite lack of funds, up to the monthly cap set out on page 4. The most we will charge you each day is £25.
Unpaid Transaction Fee	£25	We will charge an unpaid transaction fee for each item refused due to lack of funds, (in other words, each item that 'bounces'), up to the monthly cap set out on page 4.

We will not charge any of the fees above if the amount your account was overdrawn by, or would have been overdrawn by, is £5 or less.

## Arranged and unarranged overdraft usage fees

If you have one of the accounts listed in the table below and it goes overdrawn during the month we may charge you an arranged and unarranged overdraft usage fee, even if you have an arranged overdraft.

An arranged overdraft usage fee is charged to accounts which go overdrawn but stay within an arranged overdraft limit.

We will charge an unarranged overdraft usage fee, up to the monthly cap set out below, each month that:

- your account goes overdrawn when you do not have an arranged overdraft; or
- you go over your arranged overdraft limit; without our agreement.

If you go over an arranged overdraft limit during the month, you will pay both an arranged overdraft usage fee and an unarranged overdraft usage fee. We will not charge an unarranged overdraft usage fee if the amount your account was overdrawn by, or was over your arranged overdraft limit by, is £5 or less.

Account	Arranged overdraft usage fee	Unarranged overdraft usage fee	Monthly cap
Cashmaster	£12	£25	£75
Chequemaster	£12	£25	£75
Current Account	£12	£25	£75
Current Account Plus	£12	£25	£75
Principal	£12	£25	£75
Danske 24/7 (you will automatically have an arranged overdraft of at least £50)	Free	£25	£75
Danske Choice Plus	Free	£25	£75
Danske Prestige	Free	£25	£75

## Monthly cap on unarranged overdraft charges

1. Each current account will set a monthly maximum charge for:
  - (a) going overdrawn when you have not arranged an overdraft; or
  - (b) going over/past your arranged overdraft limit (if you have one).
2. This cap covers any:
  - (a) interest and fees for going over/past your arranged overdraft limit;
  - (b) fees for each payment your bank allows despite lack of funds; and
  - (c) fees for each payment your bank refuses due to lack of funds.

Each calendar month we will charge a maximum of three fees and service charges for using, or trying to use, an unarranged overdraft.

We will charge any paid transaction or unpaid transaction fees first, up to the value of the monthly cap. If the total of these fees does not already meet the monthly cap, we will apply the unarranged overdraft usage fee if appropriate.

**Information on how to reduce or avoid fees, charges and interest is provided on our website at [danskebank.co.uk/reducefees](https://danskebank.co.uk/reducefees).**

### Notes to tables on pages 3 and 4:

1. We recommend that you have enough funds available in your account by the end of the day before any payments are due to be made from your account. This is because most automatic payment systems, such as those for direct debits and standing orders, will try to collect payments from a few minutes past midnight on the day that the payment is due. However, in line with most UK banks, we will not refuse to make a payment from your account if you pay in enough cleared funds before the cut-off time set out in the payment table (see [danskebank.co.uk/docs](https://danskebank.co.uk/docs)). Different types of payment have different cut-off times. If you do not pay in enough cleared funds before the cut-off time, we cannot guarantee that you will be able to reduce or avoid paying any unarranged overdraft fees.

The term 'cleared funds' means that funds must be available immediately, so you could transfer money from another account you have with us through eBanking or mobile banking, or pay in cash at a branch.

When you write a sterling cheque from your account, the cheque can be processed using either the 'paper clearing process' or the 'image clearing process'. The person the cheque was paid to can also decide to have the cheque 'specially presented', which means that we will make a decision on whether or not to pay the cheque when we are asked to pay it and the cheque does not go through the clearing process. It is important to note that not all cheques will be cleared using the new processes. This means that, until the end of 2018, you cannot be certain how long it will take for a cheque to clear.

You should make sure you have enough funds available in your account from the date that you write the cheque until it is paid. However, if the cheque is processed using the paper clearing process or the image clearing process, you must have enough funds available in your account at the time set out below on the day that we are asked to decide whether or not to pay the cheque.

Paper clearing process - 3.30pm

Image clearing process - 2pm

There is more information on the time the clearing process takes in the payment table on our website at [danskebank.co.uk/docs](https://danskebank.co.uk/docs).

2. If you are due to pay an unpaid transaction fee, a paid transaction fee or an unarranged overdraft usage fee during a month, we will not charge these service charges at the time they become due. Instead we will write to you at the end of the month and tell you the amount that we will charge and when. We will charge this amount to your account on the last business day of the next month. We will combine all of the service charges that are shown on your prenotification and charge them as one amount. This amount will be shown on your statement as 'Fees according to advice'.

## Fees and service charges for other services

Some other services are available to you as an account holder (for example, you may want to stop a cheque or buy some foreign currency). For full details of these other fees and service charges, please see our 'Fees and service charges explained - Personal customers (On sale accounts)' leaflet, which you can get from any of our branches or on our website at [danskebank.co.uk/docs](https://danskebank.co.uk/docs).

## Fees and service charges on credit cards

Certain fees and services charges apply on all our credit cards. For full details of these fees and service charges, please see our 'Fees and service charges explained - Personal customers (On sale accounts)' leaflet, which you can get from any of our branches or on our website at [danskebank.co.uk/docs](https://danskebank.co.uk/docs).

## Fees and service charges on foreign products and services

Certain fees and service charges apply on our international products and services. For full details of these fees and service charges, please see our 'Fees and service charges explained - foreign payments' leaflet, which you can get from any of our branches or on our website at [danskebank.co.uk/docs](https://danskebank.co.uk/docs).

## Default charges

Default charges are different from the fees and service charges explained earlier in this leaflet. You will only have to pay default charges if you break an agreement you have made with us. For full details of these charges, please see our 'Fees and service charges explained - Personal customers (On sale accounts)' leaflet, which you can get from any of our branches or on our website at [danskebank.co.uk/docs](https://danskebank.co.uk/docs).

## What happens if we make a change to a fee or service charge?

If we make a change to any of the fees or service charges in this leaflet, we will tell you at least two months before the change comes into force. Any change will come into force at the end of the two-month notice period, unless you tell us that you object to the change on or before the date the change is due to take place. If you do object to the change, you have the right to end your agreement and close your account without being charged anything extra.

## Interest rates

For details of our interest rates, please see our 'Interest rates' leaflet, which you can get from any of our branches or on our website at [danskebank.co.uk/docs](https://danskebank.co.uk/docs).

This publication is also available in Braille, in large print, on tape and on disk. Speak to a member of staff for details.

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