

Fees and service charges explained

Personal customers - accounts no longer on sale

Correct as at 1 April 2020

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 and savings accounts now on sale to decide if the account you currently hold is the best current or savings 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.

The following accounts are covered in this leaflet:

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

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).

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:	£3 for each statement

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.

Debit Cards

	Fee
Replacement card fee	£7

Note to this table:

1. Your first debit card and renewal cards on expiry will be free.

Danske 24/7

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

Unpaid Transaction Fee

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 service charge may apply. The table below shows when we will charge the service charge.

Type of fee	Amount	When we will charge the fee
Unpaid Transaction Fee	£7.50	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 the service charge above if the amount your account was overdrawn by, or would have been overdrawn by, is £5 or less.

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 unpaid transaction fees.

Information on how to reduce or avoid fees, charges and interest is provided on our website at danskebank.co.uk/reducefees.

Notes to tables on page 3:

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). Different types of payment have different cut-off times. If you do not pay in enough cleared funds before the cut-off time, we may refuse to make the payment.

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.

The person the cheque was paid to can 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.

You should make sure you have enough funds available in your account from the date that you write the cheque until it is paid. You must have enough funds available in your account by 2pm on the day that we are asked to decide whether or not to pay the cheque.

There is more information on the time the clearing process takes in the payment table on our website at danskebank.co.uk/docs.

2. If you are due to pay an unpaid transaction fee during a month, we will not charge this service charge at the time this becomes 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.

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.

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.

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.

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.

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

Danske Bank is a trading name of Northern Bank Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Financial Services Register, reference number 122261.

Registered in Northern Ireland R568
Registered Office
Donegall Square West
Belfast BT1 6JS

Northern Bank Limited is a member of the Danske Bank Group.

[danskebank.co.uk](https://www.danskebank.co.uk)