



## Fee Information Document

**Name of the account provider: Danske Bank**

**Account name: Danske Freedom**

**Date:** 1 September 2018

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account which are not listed here. Full information is available in our 'Fees and Service Charges' leaflet.
- A glossary of the terms used in this document is available free of charge.

Service	Fee									
<b>General account services</b>										
Maintaining the account	No fee									
<b>Payments (excluding cards)</b>										
Direct debit	No fee									
Standing order	No fee									
<b>Sending money within the UK</b>	Faster Payments Service options:									
	<table> <tr> <td>Danske Bank branch in the UK</td> <td>£5</td> </tr> <tr> <td>eBanking</td> <td>No fee</td> </tr> <tr> <td>Mobile Banking</td> <td>No fee</td> </tr> <tr> <td>Via a Third Party Provider using the Open Banking APIs</td> <td>No fee</td> </tr> <tr> <td>CHAPS</td> <td>£30</td> </tr> </table>	Danske Bank branch in the UK	£5	eBanking	No fee	Mobile Banking	No fee	Via a Third Party Provider using the Open Banking APIs	No fee	CHAPS
Danske Bank branch in the UK	£5									
eBanking	No fee									
Mobile Banking	No fee									
Via a Third Party Provider using the Open Banking APIs	No fee									
CHAPS	£30									
<b>Sending money outside the UK</b>	Standard Transfer									
	In Branch	£30								
	eBanking	£20								
	Express Transfer									
In Branch	£32									
eBanking	£22									
<b>Receiving money from outside the UK</b>	Incoming foreign payment	£7								
	Incoming foreign payment from account within Danske Bank group	No fee								

<b>Cards and cash</b>		
<b>Cash withdrawal in pounds in the UK</b>	(You can make up to four cash withdrawals at a counter of any Danske Bank branch in Northern Ireland each calendar month free of charge. For each extra cash withdrawal we will charge you the fee shown opposite)	£0.70
<b>Cash withdrawal in foreign currency outside the UK</b>	Non-sterling transaction fee (% of the value of cash withdrawal) plus Non-sterling cash fee (for each cash withdrawal)	2.75%  £1.25
<b>Debit card payment in pounds</b>		No fee
<b>Debit card payment in a foreign currency</b>	Non-sterling transaction fee (% of the value of the purchase) plus Non-sterling purchase fee (for each transaction)	2.75%  £0.75
<b>Overdrafts and related services</b>		
<b>Arranged overdraft</b>		No fee
<b>Unarranged overdraft</b>	Unarranged overdraft usage fee (Each month, up to the monthly cap below)	£25
<b>Refusing a payment due to lack of funds</b>	Unpaid transaction fee (For each item we refuse to pay, up to the monthly cap below)	£25
<b>Allowing a payment despite lack of funds</b>	Paid transaction fee (For each day we allow a payment despite lack of funds, up to the monthly cap below)	£25
The monthly cap on unarranged overdraft charges for your Danske Freedom account is £75. Further details can be found online at <a href="https://www.danskebank.co.uk/reducefees">danskebank.co.uk/reducefees</a> .		
<b>Other services</b>		
<b>Cheque payments</b>	(You can make up to four cheque payments each calendar month free of charge. For each extra cheque paid out of your account we will charge you the fee shown opposite)	£0.70
<b>Cancelling a cheque</b>	Stopping a cheque	£10