

FlexAccount Historic Interest Rates and Charges

1 February 2009 - 31 March 2009



The information in these tables applies to both FlexAccount and Cash Card Account customers unless otherwise shown.

FlexAccount and Cash Card Accounts do not pay credit interest

Overdraft interest rates and charges (notice given)	
• Overdraft rate (This does not apply for Cash Card Account customers)	17.90% EAR
• Unauthorised overdraft charge (as well as the unauthorised overdraft interest)	£20 per month

Fees and Charges

Charge for specialist services	
• Copies of cheques	£5 for each cheque
• One copy paper statement	£5
• Two or more copy paper statements	£10
• UK electronics transfers (CHAPS)	£20 each time
• Electronic transfer to an overseas account (SWIFT)	£20 each time
Other account charges (notice given)	
• Charge for an unpaid Direct Debit, standing order, bill payment, cheque or regular transfer when you do not have enough cleared funds	£30
• Charge for cheques guaranteed when you do not have enough cleared funds (this does not apply to Cash Card Account customers)	£21.50

Important Information

When we need to give you notice, you will receive 28 days' notice before we take the charge or interest from your account. We will send you a 'Notice of charges' with your next regular statement and we will take the charge or interest 28 days after this statement date. You must pay charges for specialist services at the time the transaction takes place. We work out overdraft interest each day and take it from your account each month. We may decide when to apply and waive all account charges. All rates and charges may change.

Type of Interest rate

EAR – equivalent annual rate. The yearly cost of an overdraft. These example rates allow you to compare the different rates offered by providers.