



Name of the account provider: Hampden Bank

Account name: Young Persons Current Account (pounds)

Date: 21st April 2025

- 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 Interest and Charges Tariff available at www.hampdenbank.com
- A glossary of the terms used in this document is available free of charge.

Service	Fee	
General account services		
Maintaining the account	No fee	
Payments (excluding cards)		
Direct Debit Standing Order Sending money within the UK	No fee	
	No fee	
	Faster Payment (pounds)	No fee
	CHAPS (pounds)	£25.00
	SWIFT payment (any currency)	£35.00
	SWIFT intermediary fee	£8.50
	SWIFT intermediary fee	£12.50
	(Intermediary banks may deduct charges from the payment. If the full amount of the payment is required to be paid to the beneficiary, we will debit your account with any intermediary fees)	
	Cheque with payee narrative (pounds)	No fee
	Cheque without payee narrative (pounds)	No fee
Sending money outside the UK	SWIFT payment (any currency)	£35.00
	SWIFT intermediary fee	£8.50
	SWIFT intermediary fee	£12.50
	(Intermediary banks may deduct charges from the payment. If the full amount of the payment is required to be paid to the beneficiary, we will debit your account with any intermediary fees)	
	Receiving money from outside the UK	SWIFT payment (any currency)
	Foreign cheque collection (any currency)	£50.00

Cards and cash		
Cash withdrawal in pounds in the UK	ATM cash withdrawal	No fee
Cash withdrawal in foreign currency outside the UK	Cash withdrawal at Hampden Bank minimum fee £1.00, maximum £15.00	No fee 2.75%
Debit Card payment in pounds		No fee
Debit Card payment in a foreign currency	minimum fee £1.00, maximum £15.00	2.75%
Overdrafts and related services		
Arranged overdraft	Agreed overdraft facilities are individually negotiated and quoted as a margin above the Bank of England Base Rate. An arrangement fee is normally payable for establishing an overdraft facility If you do not have an arranged overdraft facility, interest is charged at this margin above Bank of England Base Rate. If you exceed your arranged overdraft facility, interest will continue to be charged at your agreed interest rate.	Up to 1%
Unarranged overdraft		6%
Refusing a payment due to lack of funds		£25.00
Allowing a payment despite lack of funds		No fee
Other services		
Inward unpaid cheque		£15.00
Cancelling a cheque		No fee