



**Name of the account provider: Handelsbanken**

**Account name: Individual Banking Accounts**

**Date: 3 November 2023**

- 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 the Individual Banking Tariff and Terms & Conditions.
- A glossary of the terms used in this document is available free of charge.

Service	Fee
<b>General account services</b>	
<b>Maintaining the account</b>	<ul style="list-style-type: none"> <li>• Monthly Fee (Maximum Charge) £25.00</li> </ul>
<b>Payments (excluding cards)</b>	
<b>Direct Debit</b>	£0.00
<b>Standing order</b>	£0.00
<b>Sending money within the UK (sterling)</b> If you send money in a foreign currency within the UK, the SWIFT fees set out below will apply	<ul style="list-style-type: none"> <li>• Faster Payment £0.00</li> <li>• CHAPS £20.00</li> </ul>
<b>Sending money outside the UK</b>	<ul style="list-style-type: none"> <li>• Overseas payment by SWIFT £20.00</li> <li>• SWIFT to Handelsbanken Branch (Currency of the country of origin or destination) £1.50</li> <li>• SWIFT to Handelsbanken Branch (Currency not of the country of origin or destination) £20.00</li> <li>• SEPA Payments £0.00</li> </ul>
<b>Receiving money from outside the UK</b>	£0.00
<b>Cards and Cash</b>	
<b>Cash withdrawal in pounds in the UK</b>	£0.00
<b>Cash withdrawal in foreign currency outside the UK</b>	2.75%
<b>Debit card payment in pounds</b>	£0.00
<b>Debit card payment in a foreign currency</b>	2.75%

Service	Fee
<b>Overdrafts and related services</b>	
<b>Arranged and unarranged overdraft</b>	21.75% per annum (Maximum Charge - Variable) (The monthly cap on unarranged overdraft charges is £100. Further details are available on our website at <a href="http://www.handelsbanken.co.uk/unarrangedoverdraft_maxcharge">www.handelsbanken.co.uk/unarrangedoverdraft_maxcharge</a> )
<b>Refusing a payment due to lack of funds</b>	£0.00
<b>Allowing a payment despite lack of funds</b>	£0.00
<b>Other services</b>	
<b>Cancelling a cheque</b>	£10.00