

Business Banking

Service charge tariff

The table below details the charges which will be made for individual transactions on your Business Current account and debited monthly.

Rates and fees

Transaction	Standard menu tariff
Payments out: Manual	71p each
Payments out: Standing order	45p each
Payments out: Direct Debits	40p each
Payments out: Other automated debits	40p each
Receipt in: Manual/automated	76p/22p each
Cash in - branch	66p per £100
Cash out - branch	66p per £100
Autopay payments	50p
BACS files processed	£5.00
Telephone Bill or Direct Payment Service	40p
Automated credits	22p
Non - automated credits	76p
Cash exchange	£1.75 per £100
Cash paid in pre-sealed envelopes (only available to existing users)	40p per £100
Cash Centre notes in	14p per £100 paid in
Cash Centre notes out	14p per £100 withdrawn
Cash centre sealed/coin in	16p
Cash paid in - centrally	15p
Cheques paid in - branch	33p
Branch Faster Payment	£3
Night safe deposits	£2 per item
Account maintenance charges	£6.00 per month
Minimum charge per month	£10.00 per month

The Bank will charge for additional services provided to you. The current charges for the most common additional services are detailed below.

Charges for additional services

Management time (for example, discussions, meetings and letters), statements, returned cheques and letters about your loans or overdraft	no charge
Stopping payment instructions (e.g. a cheque unless it's lost or stolen)	£10
Obtaining a special cheque clearance	£15
Credit opened	£12 to set up
Duplicate records (e.g. copy of statement)	£5 per request
Certificates of balance	£8 each
Business audit certificates	£27.50 (free for clubs, societies and charities)
Banker's opinion	£8.50
CHAPS	£23
Returned items 'outwards'	£35 each (maximum charge of £140 per day)
Paid referral fee	£30 each day an item is referred prior to payment (maximum charge of £180 per month)

Unarranged borrowing

Customer returned unpaid item fee

An unpaid item fee of £35 (subject to a maximum of £140 per day) will be payable if:

- you informally request an overdraft by issuing instructions for a withdrawal or other payment; and
- the payment cannot be met from the funds in your account or any unused arranged overdraft; and
- we decide in our discretion not to make the payment. The fees are charged on the day we decide not to make the payment.

Paid referral fee

A paid referral fee of £30 will be payable if:

- you informally request an overdraft by issuing instructions for a withdrawal or other payment; and
- the payment cannot be met from the funds in your account or any unused arranged overdraft; and
- we decide in our discretion to make the payment so that an unarranged overdraft is created or increased. We only charge one paid referral fee per day, even if more than one item is paid from your account on that day. The total fee for a calendar month, capped at £180 per month, will be debited to your account on the sixth business day of the month after the month in which the transactions took place. The paid referral fee is payable in addition to interest.

These charges will normally be debited to your account when the service is provided. For details of international services or other services not included here, please contact your branch or Relationship Manager.

The Royal Bank of Scotland International Limited (RBS International). Registered Office: PO Box 64, Royal Bank House, 71 Bath Street, St. Helier, Jersey, JE4 8PJ. Regulated by the Jersey Financial Services Commission.

Guernsey business address: PO Box 62, Royal Bank Place, 1 Glatigny Esplanade, St. Peter Port, Guernsey, GY1 4BQ. Regulated by the Guernsey Financial Services Commission and licensed under the Banking Supervision (Bailiwick of Guernsey) Law, 1994, as amended, the Insurance Managers and Insurance Intermediaries (Bailiwick of Guernsey) Law, 2002, and the Protection of Investors (Bailiwick of Guernsey) Law, 1987, as amended.

Isle of Man business address: Royal Bank House, 2 Victoria Street, Douglas, Isle of Man, IM99 1NJ. Licensed by the Financial Supervision Commission of the Isle of Man and registered with the Insurance and Pensions Authority in respect of general business.

Our services are not offered to any person in any jurisdiction where their advertisement, offer or sale is restricted or prohibited by law or regulation or where we are not appropriately licensed.

Credit cards are issued by The Royal Bank of Scotland plc. Registered office: 36 St. Andrew Square, Edinburgh, EH2 2YB. Only available to over 18's. Conditions apply. Subject to status.

Charge cards are only issued to people who meet our criteria.

Customers of RBS International are advised that The Royal Bank of Scotland plc ('RBS plc') provide technology support to RBS International's Digital Banking service and this will enable RBS plc in the UK to access your account data. In subscribing for this service, you consent to and authorise this access.

If you are not satisfied with any of our products or services, we have a complaints procedure that you can use. A leaflet, giving details of the procedure, is available from your branch on request.

Calls may be recorded.

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