Fee Information Document

Name of account provider: Cynergy Bank
Account name: Cynergy Business Current Account
Charging Cycle: Monthly
Date: Effective 23 September 2026

- This document informs you about the fees for using the main services offered under the **Cynergy Business Current Account**. It will help you compare these fees with those of other accounts.
- The fees and interest outlined within this document are subject to change, as set out in the Business Current Account Conditions.
- A glossary of the terms used in this document is annexed to this document.

Service	Fee
General account services	
Maintaining the account for UK residents or UK registered businesses	£5.00 per month*
Debit items (not otherwise listed)	Nil
Automated credit	Nil
Cheque paid in (drawn on a UK bank)	Nil
Credit items (not otherwise listed)	Nil
Faster Payment	Nil
Direct Debit	Nil
Standing order	Nil
Debit card payment in pounds	Nil

* The £5 monthly fee is charged each month. We will refund the fee if your average balance for the previous calendar month was £35,000 or more. Your average balance is calculated using your balance at the end of each day during that month.

Nil charges are subject to a limit of 100 transactions per month. If you exceed the nil transaction limit we reserve the right to change the fee tariff applicable to your account. We will let you know in advance if we change your fee tariff.

Credit Interest – Applied to Credit Balances	
All credit balances up to £35,000.00	3.50% - AER variable paid monthly at 3.44% gross p.a.
All credit balances beyond £35,000.00	0.10% AER - AER variable paid monthly at 0.10% gross p.a.

*An additional 0.50% AER promotional bonus rate may apply where your average balance is £35,000 or more. Eligibility is assessed monthly. If you qualify, the bonus rate will start from the 1st of the following month and apply for up to three months, subject to you continuing to meet the £35,000 average balance requirement at each monthly assessment. The bonus rate will end when either the three-month promotional period ends or you no longer meet the average balance requirement, whichever happens first. Once the promotional bonus rate ends, you will not be eligible for it again.

Special Payments	
CHAPS payment – Online banking	£6.00
SWIFT payment – Online banking	£6.00
SEPA payment – Online banking	£6.00

Cash	
Cash withdrawal in pounds in the UK (cash machine) *	1.50% (min £1.50)
Cash withdrawal in pounds (HSBC counters)	£65p per £100
Cash deposit in pounds (HSBC counters)	£65p per £100
Cash withdrawal in foreign currency with or outside the UK (cash machine)*	1.50% (min £1.50)
Currency conversion for debit card payment in foreign currency**	2.75%

*Cash withdrawals from some cash machines may be subject to a handling charge. The cash machine should advise the charge where it applies.
**Includes cash withdrawals at cash machines, purchases, refunds to customers and online transactions in non-pound currencies (either outside or within the UK).

Overdrafts and related services	
Arrangement fee for new arranged overdraft up to £10,000	1.50% (min £75.00)
Arrangement fee for new arranged overdraft from £10,000 up to £100,000	1.25%
Arrangement fee for new arranged overdraft for £100,000 and over	1.00%
Annual renewal fee for arranged overdraft up to £10,000	1.50% (min £75.00)
Annual renewal fee for arranged overdraft from £10,000 up to £100,000	1.25%
Annual renewal fee for arranged overdraft for £100,000 and over	1.00%
Interest when you are within the arranged overdraft limit This is subject to application and the customer's personal circumstances. It will be advised to the customer if we approve an application for an arranged overdraft.	Subject to application
Allowing a payment despite a lack of funds*	£20.00
Interest when you are in an unarranged overdraft or exceed your arranged overdraft limit (above the Bank of England base rate)	15.00%
Refusing a payment due to a lack of funds	No fee
Referral to recoveries	£30.00
Monthly recoveries The fee is charged on the outstanding debt at the end of each month with a minimum of £30 and a maximum of £150 per account.	0.10%
Referral to solicitors	£140.00+VAT**

Other services	
Paper statements (for up to three additional copy statements)	£6.00****
Unpaid cheque deposited	No Fee
Copy of cheque	£5.00
Bankers draft (in pounds)	£20.00
Cheque collection	£50.00
Payment investigation	£30.00
Verification of signatures	£25.00
Audit certificates	£30.00 + VAT**
Status enquiry	£10.00 + VAT**
Confirmation of interest received	£30.00

*This is a daily fee for allowing a payment despite a lack of funds in your account and will apply each day when:

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Eligible deposits protected by the Financial Services Compensation Scheme in the UK.

your account (or any arranged overdraft limit) is overdrawn by more than £50; and the
net movement on your account (payments in less payments out) is more than £50.

The fee will be applied based on the daily closing balance; only one fee per day will be charged and the fee will be debited to your account monthly.

account. It does not reflect other fees or charges. Bank of England base rate can be found at www.bankofengland.co.uk.

**Rates as published by HM Revenue & Customs.

***Where requests are made by third parties they will be subject to VAT.

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Glossary of terms

Glossary of terms and definitions used in the Fee Information Documents for all Current Accounts.

Please note that terms used below will only apply to your account if they are listed in the Fee Information Document.

Term	Definition
Maintaining the Account for UK residents or UK registered businesses	Cynergy Bank operates the account for use by the customer residing in the UK or having a business registered in the UK.
Maintaining the Account for non-UK residents	Cynergy Bank operates the account for use by the customer not residing in the UK.
Maintaining the Account for non-UK registered business	Cynergy Bank operates the account for use by the customer whose business is not registered in the UK.
Faster Payment	The customer sends pounds to another account in the UK. Faster Payments usually take two hours from authorisation of the payment to receipt although may take up to the end of the next working day.
Direct debit	The customer permits someone else (recipient) to instruct Cynergy Bank to transfer money from the customer's account to that recipient. Cynergy Bank then transfers money to the recipient on a date or dates agreed by the customer and the recipient. The amount may vary.
Standing order	Cynergy Bank makes regular transfers, on the instruction of the customer, of a fixed amount of money from the customer's account to another account.
Cheque paid in	The customer deposits a cheque they have received into their account, in the same currency as the account, with Cynergy Bank.
Automated credit	Cynergy Bank receives automated payments such as Faster Payments or standing orders and credits these to the customer's account.
Cheque paid out	Cynergy Bank pays a cheque written by the customer by debiting the customer's account after it has been presented for payment. Please note cheque books are not available on all accounts.
Debit items (not otherwise listed)	The customer instructs for payments, not otherwise listed, to be made from their account such as a Bacs payment or transfer to another account held with B Cynergy Bank where the instructions are given in person.
Credit items (not otherwise listed)	Cynergy Bank receives payments, not otherwise listed, for the credit of the customer's account such as Bank giro credits or manual transfers.
CHAPS payment	The customer sends pounds to another account in the UK. CHAPS will usually be received on the same day as the authorisation, if made by the daily cut-off time.
SWIFT payment	The customer sends pounds to an account outside the UK or sends foreign currency to an account within or outside the UK.
SEPA credit transfer	The customer sends euros to an account in any of the EU countries as well as Switzerland, Norway, Iceland, Monaco and Liechtenstein. If the funds are sent from an account in pounds, the payment will need to be converted to euros. SEPA credit transfers are only available through Online Banking.

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Debit card payment in pounds (applies to accounts held in pounds)	The customer uses their debit card to make a payment in pounds. This can be in a shop, online or over the phone.
Debit card payment in euros (applies to accounts held in euros)	The customer uses their debit card to make a payment in euros. This can be in a shop, online or over the phone.
Cash withdrawal in pounds in the UK (applies to accounts held in pounds)	The customer takes cash out of the customer's account in pounds at a cash machine, Cynergy Bank counters or another bank in the UK.
Cash withdrawal in euros outside the UK (applies to accounts held in euros)	The customer takes cash out of the customer's account in euros at a cash machine or, where available, at a bank outside the UK.
Cash withdrawal in euros within the UK (applies to accounts held in euros)	The customer takes cash out of the customer's account in euros at the Cynergy Bank counters.
Debit card payment in foreign currency (to that in which the account is held)	The customer uses their debit card to make a payment in foreign currency. This can be in a shop, online or over the phone.
Cash withdrawal in foreign currency (to that in which the account is held) within or outside the UK	The customer takes cash out of the customer's account in foreign currency at a cash machine or, where available, at a bank within or outside the UK.
Currency conversion for debit card payments in foreign currency (to that in which the account is held)	This fee is built into the exchange rate rather than shown as a separate charge on the account statement. This fee is a percentage of the amount spent or withdrawn when using your debit card in a currency that is different to that in which the account is held. Visa converts transactions into pounds using the Visa Exchange Rate on the date it processes the transaction. This date may be different to the day on which the transaction took place. Historic exchange information is available on visaeurope.com.
Cash deposited in pounds or euros at the HSBC counters	The customer deposits pounds in their account held in pounds at HSBC UK counters.
Cash notes exchanged at the HSBC counters	Where the customer requests HSBC to change cash notes, in the same currency, to different denominations.
Arrangement fee for new arranged overdraft	Cynergy Bank and the customer agree in advance that the customer may borrow money when there is no money left in the account. The agreement determines a maximum amount that can be borrowed, and whether fees and interest will be charged to the customer. This fee is applied when a new arranged overdraft is set up and is a one-off payment for the period of the arranged overdraft.
Annual renewal fee for arranged overdraft	This fee is applied when an arranged overdraft period expires and the customer requests for the period to be renewed.
Interest when you are in an arranged overdraft	Interest on any balance within an arranged overdraft limit. Interest is accrued daily and charged quarterly.
Excess Interest	Interest on any balance in excess of any arranged overdraft limit. Interest is accrued daily and charged quarterly.
Allowing a payment despite a lack of funds	Cynergy Bank allows a payment to be made from the customer's account although there is not enough money in it (or it would take the customer past their arranged overdraft limit).
Interest when you are in an unarranged overdraft	Charged on overdrawn current accounts where an arranged overdraft has not been agreed. Interest is accrued daily and charged quarterly.

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Refusing a payment due to a lack of funds	Cynergy Bank refuses a payment from the customer's account because there is not enough money in it (or it would take the customer past their arranged overdraft limit).
Referral to Recoveries	Charged as a one off fee when a customer is referred to Cynergy Bank Recoveries department for recovery of debt.
Monthly Recoveries fee	Charged while the debt is in default and being handled by Cynergy Bank Recoveries department.
Referral to solicitors	Charged if a customer is in default and Cynergy Bank Recoveries department refers their case to external solicitors. The monthly recoveries fee will continue to apply after such referrals.
Paper statements	Fee for supplying additional copies of account statements. Up to 3 statements can be provided per order.
New chequebook	Fee for requesting a new cheque book (if cheque book is available for the account).
Unpaid cheque deposited	Fee when a cheque a customer pays in to their account is refused by the drawer's bank.
Cancelling a cheque	The customer asks Cynergy Bank to cancel a cheque that the customer has written.
Copy of cheque	Fee for supplying a copy of a cheque paid from an account.
Banker's draft	Charged when the customer purchases from Cynergy Bank a draft (called a Banker's draft) in pounds drawn on Cynergy Bank.
Cheque collection	Charged when Cynergy Bank are requested to collect payment on a cheque that is drawn on an overseas bank (or drawn on a UK bank in a currency other than Pounds or Euros). The payment will be credited to the account in the currency in which the account is held following receipt of cleared funds. Payment could take several weeks depending on when the bank on which the cheque is drawn sends the funds to Cynergy Bank. A currency conversion using Cynergy Bank's foreign exchange rates applicable on the day the funds are received will be required if the currency of the cheque is different from the currency of the customer's account.
Payment investigation	Fee if Cynergy Bank are requested by the customer to investigate which account a payment made by the customer has been paid to. Cynergy Bank will only charge this fee where it has been provided with incorrect details (e.g. sort code and account number) for the payment instruction.
Verification of signatures	Fee if Cynergy Bank are requested to verify the customer's signature or certify documents.
Audit Certificates	Fee if the customer authorises us to provide an audit certificates to a third party.
Status enquiry	Fee if the customer authorises us to provide a status enquiry to a third party.
Confirmation of interest received	Fee per request for providing written confirmation of interest paid by Cynergy Bank to the customer's account.

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