

Fee Information Document (For Savings Accounts*)

Name of account provider: Cynergy Bank
Account name: Savings Accounts*
Date: 29 August 2019

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

| Service | Fee |
|---------------------------------|------|
| General account services | |
| Credit items | Free |

| Payments | |
|---|--------|
| SWIFT payment (up to €2,000) - Online Banking | €15.00 |
| SWIFT payment (over €2,000) - Online Banking | €25.00 |
| SWIFT payment (up to €2,000) - post | €19.00 |
| SWIFT payment (over €2,000) - post | €25.00 |
| SEPA credit transfer - Online Banking | €8.00 |

| Other services | |
|--|--------|
| Additional paper statements (for up to three additional copy statements)** | €7.00 |
| Cheque collection | €55.00 |
| Payment investigation | €35.00 |
| Verification of signatures | €35.00 |
| Confirmation of interest received | €35.00 |

*Savings Accounts covered by this Fee Information Document

- Classic Saver accounts operated in euros
- Applies to accounts held by personal or business customers.

**Where requests are made by third parties they will be subject to VAT (rates as published by HM Revenue & Customs).

Glossary of terms

Glossary of terms and definitions used in the Fee Information Documents for the following products:

- Classic Saver account

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

| Term | Definition |
|--|---|
| Payments made/received in a foreign currency | Payments made or received in a different currency to the currency of the account will be converted using the foreign exchange rates listed in the 'Rates' section of our website at www.cynergybank.co.uk that apply at the time the payment is made/received. |
| Credit items | 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. |
| Paper statements | Fee for supplying additional copies of account statements. Up to 3 statements can be provided per order. |
| Unpaid cheque deposited | Fee when a cheque a customer pays in to their account is refused by the drawer's bank. |
| 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. |
| Confirmation of interest received | Fee per request for providing written confirmation of interest paid by Cynergy Bank to the customer's account. |