

Fee Information Document (For Savings Accounts\*)

Name of account provider:	
Account name:	
Date:	

Cynergy Bank Savings Accounts\* 29 August 2019

- This document informs you about the fees for using the main services offered under the **Savings Account\***. 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	
CHAPS payment - Online Banking	£8.00
CHAPS payment - post	£25.00
SWIFT payment (up to £2,000) - Online Banking	£12.00
SWIFT payment (over £2,000) - Online Banking	£20.00
SWIFT payment (up to £2,000) - post	£19.00
SWIFT payment (over £2,000) - post	£25.00
SEPA credit transfer - Online Banking	£10.00

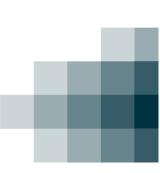
Other services	
Additional paper statements (for up to three additional copy statements)**	£6.00
Banker's draft (in pounds)	£20.00
Cheque collection	£50.00
Payment investigation	£30.00
Verification of signatures	£25.00
Confirmation of interest received	£30.00

## \*Savings Accounts covered by this Fee Information Document

- Online Easy Access Accounts
- Cash ISA (fixed and variable rate)
- Fixed Rate Bonds and FlexiBonds
- Classic Saver accounts
- Applies to Savings Accounts operated in pounds and other currencies (excluding euros)
- Applies to accounts held by personal or business customers.

For accounts operated in currencies other than pounds, the fee in pounds will be converted to the currency of the account using the foreign exchange rates listed under 'Telephone rates' in the 'Rates' section of our website at www.cynergybank.co.uk.

\*\*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:

- Online Easy Access Account
- Cash ISA (fixed and variable rate)
- Fixed Rate Bonds and FlexiBonds
- Classic Saver accounts

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	Payments made or received in a different currency to the currency
foreign 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
SWIET payment	made by the daily cut-off time. The customer sends pounds to an account outside the UK or sends
SWIFT payment	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	Fee per request for providing written confirmation of interest paid
received	by Cynergy Bank to the customer's account.

Cynergy Bank Limited | Registered in England and Wales number 04728421 | Registered office 4<sup>th</sup> Floor, One New Change, London EC4M 9AF Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority Eligible deposits protected by the Financial Services Compensation Scheme in the UK.

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