

Northern Bank Limited
Registered in Northern Ireland number R568
Registered office:
Donegall Square West
Belfast
BT1 6JS

Fees and charges explained

Northern Bank Limited is a member of
Danske Bank Group.

Personal customers

Applies from 1 July 2008



This publication is also available in large print, in Braille, on tape and on disk. Speak to a member of staff for details. You can also read this publication on our website at www.northernbank.co.uk.

Section 1: Charges on personal current accounts currently on sale

This information explains the fees that may apply, depending on which services you use and which type of product you have. We have set out the information in different sections.

Section 1: Charges on personal current accounts currently on sale

Section 2: Charges for other services

Section 3: Charges on credit cards

Section 4: What happens when we change our charges?

In this brochure a working day is any Monday, Tuesday, Wednesday, Thursday or Friday which is not a bank holiday in Northern Ireland.

We offer a range of personal current accounts.

Name	Age	Is an overdraft available?	Maximum overdraft available without a charge for setting it up
Northern Discovery	13 to 17	No	Does not apply
Northern Freedom	18 to 27	Yes	£3,000
Northern Personal Access	14 and over	No	Does not apply
Northern Choice	18 and over	Yes	£7,500
Northern Choice Plus	18 and over	Yes	£15,000
Northern Prestige	18 and over	Yes	£50,000

We also offer a current account mortgage called Northern Re:pay. See section 1b, section 2 and section 4 for details of the relevant charges which may apply to your Northern Re:pay account.

1a Fees that may apply whether you have a credit balance or a debit balance

Northern Choice and Northern Freedom

The number of cheques used to make payments is falling, as more and more people are now using direct debits, standing orders and the internet to make payments.

Cheque payments	Fee
You can make up to 13 cheque payments (see the note below) each calendar quarter free of charge. For each extra cheque paid out of your account during that quarter, we will charge you the fee shown opposite.	50p

If you make a payment out of your account at a branch counter, we will count this as a cheque payment.

Northern Choice, Northern Freedom and Northern Personal Access

Many people use cash machines to withdraw money. The benefit of this is that you can withdraw cash at any time.

Cash withdrawals at a Northern Bank branch counter	Fee
You may also get cash at a Northern Bank branch counter. You can make up to 13 cash withdrawals at a branch counter each calendar quarter free of charge. For each extra cash withdrawal out of your account at a Northern Bank branch counter, we will charge you the fee shown opposite.	70p

When we charge these fees to your account

If a fee for cash withdrawals or cheque payments is due, before we charge this to your account we will write to you and tell you the amount that we will charge. We write to you at the end of March, June, September and December and charge the fee to your account on the 12th working day of the following month in April, July, October and January.

Northern Choice Plus and Northern Prestige

If you have chosen a Northern Choice Plus or Northern Prestige account, we will charge a package fee to your account every three months (quarterly) on the 12th working day of April, July, October and January.

The package fee is as shown below.

Package	Fee (for each quarter)
Northern Choice Plus	£30
Northern Prestige	£50

Chequebooks and statements

	Fee
Chequebooks If you use a chequebook, we will aim to post you a chequebook free of charge before your current chequebook is finished. We do not keep chequebooks in our branches. However, if you would prefer to collect your chequebook from your branch, we will charge you the fee shown opposite.	£2.50 for each cheque book
Statements We will send you a statement at the end of each calendar quarter free of charge. If you would like a statement more often, the charges are as shown below.	
Extra regular statement (for example, every month) (see the note below):	£1 for each statement
Extra one-off statement:	£2 for each statement
Copy of a statement:	£6 for each page

Note: Before we charge a fee for providing extra regular statements, we will write to you and tell you the amount that we will charge. The amount we will charge is worked out each quarter at the end of March, June, September and December. We will charge this amount to your account on the 12th working day of the following month in April, July, October and January.

1b Fees that can apply when your account is outside your agreed overdraft limit or is overdrawn and you have no agreed overdraft in place

If you need an overdraft on your account, you should first discuss this with a member of staff at your branch.

For each of our packages that offer an overdraft, there is a maximum overdraft that is available without a charge for setting up the overdraft. This is shown in the table at the start of this section.

Arrangement fee

If you need an agreed overdraft higher than the levels shown above, the charge for setting up the agreed overdraft (known as an 'arrangement fee') is 1% of the extra amount. For example, if you have a Northern Choice package and set up an overdraft for £10,000, the arrangement fee would be £25 [1% of (£10,000-£7500)].

Unpaid fee and referral fee

If an item such as a cheque, direct debit or standing order is presented for payment on your account and you do not have enough money in your account to cover the payment, the following fees can apply.

Type of fee	Amount	When we will charge the fee
Unpaid fee: When we have to return an item unpaid (sometimes known as 'bouncing' an item), there is a fee for each item we return unpaid.	£28	We will charge this fee on the day that the item is returned. It will be shown on your statement as 'Unpaid direct debit fee', 'Unpaid cheque fee' or 'Unpaid standing order fee'. We charge the fee for each item that is not paid (in other words, each item that 'bounces').
Referral fee: We charge this fee when an item or group of items are paid on your account and your account is outside, or goes outside, your agreed overdraft limit (or you have a debit balance and no overdraft in place).	£25	We will charge this fee on the day the items are paid. The fee will always be £25, no matter how many items are paid. This fee will appear on your statement as 'Referral fee'. We may choose not to charge the fee if your balance is only just beyond your agreed overdraft limit.

Note: Referral fees and unpaid fees can also apply to Northern Re:pay accounts.

Please see our 'Interest rates' brochure for details of the interest rates that may apply.

If you need information on a current account you hold that is no longer on sale, please ask a member of staff or visit our website at www.northernbank.co.uk.

Section 2: Charges for other services

This is a list of some of the other services available. In most cases, we charge the fee to your account at the time you use the service.

	Description	Fee
Certificate of balance or interest	Sometimes, for tax purposes or other reasons, you may need a certificate of your balance or interest. The fee for each certificate is as shown opposite.	£7.50
Banker's draft	Sometimes, when you are making a payment, the person or company you are paying may ask you to pay by banker's draft.	
	The fee to buy a banker's draft is as shown opposite.	£10
	The fee to cancel a draft is shown opposite.	£10
Cheque sent for collection or special presentation	Usually when you pay a cheque into your account it will go through the normal clearing system. You can ask for the cheque to be specially presented or sent for collection rather than sent through the clearing cycle. This means that the cheque will be sent directly to the branch of the bank that it was drawn on to confirm that they will pay it. This normally speeds up the payment confirmation. The fee for this service for each cheque is shown opposite.	£10
Cheque or paper lodgements	If you need us to return a cheque or paper lodgement that you have made on your account, you can ask your branch to do this. The fee for each item we return is shown opposite.	£10

	Description	Fee
Foreign currency	You can order foreign currency through our eBanking service. There is no commission charge for this service.	Free
Customers with Northern Freedom, Northern Choice Plus or Northern Prestige are not charged commission.	If you order foreign currency in your branch, or if we buy foreign currency from you, there is a commission charge, which is shown opposite.	£3
Traveller's cheques	You can order traveller's cheques through our eBanking service. There is no commission charge for this service.	Free
Customers with a Midas Gold savings account are not charged commission.	If you order traveller's cheques in your branch, there is a commission charge, which is shown opposite.	1% (minimum £3)
	When we buy foreign-currency traveller's cheques from you, there is a commission charge which is shown opposite.	0.25% (minimum £3, maximum £20)
	When we buy sterling traveller's cheques from you, there is no commission charge.	Free
Making payments by debit card	When you use your debit card abroad, you will pay the following fees.	
(Maestro) in other countries	<ul style="list-style-type: none"> Making a purchase: 	2.75% (of the value of the purchase)
	<ul style="list-style-type: none"> Withdrawing cash from a cash machine: 	2.75% (of the value of cash withdrawal)
	We apply this charge by making an adjustment to the exchange rate.	

	Description	Fee
Releasing deeds	If we hold the deeds for your home or another property, there may be times when we need to release these deeds either to you or your solicitor.	
	<ul style="list-style-type: none"> If we release the deeds for you or your solicitor to inspect and you then return them to us, we will charge you the fee shown opposite. 	£30
	<ul style="list-style-type: none"> If we release the deeds for you to sell or remortgage the property, we will charge you the fee shown opposite. 	£75
	<ul style="list-style-type: none"> Legal fee to release your mortgage deed 	£50
Safe custody	If you would like to store items for safekeeping at the bank, the charge for this service will depend on the number of items or boxes that you want to place in safekeeping. The fees for the following are shown opposite.	
	<ul style="list-style-type: none"> Up to three items Each extra item Box of deeds If you would like to use this service for a temporary period only (up to one month) the fee for this service is shown opposite. 	£10 + VAT £2.50 + VAT £25 + VAT (for each box) £5 + VAT
Status enquiry	If another bank asks us to send them information on you or your account, we will not respond to this request without your written permission. The charge for this service is shown opposite.	£10 + VAT
Stopping a cheque	If you have made a cheque payment from your account and you want to stop the cheque from being paid, you need to tell us immediately. The fee for stopping a cheque is as shown opposite.	£10 for each cheque

	Description	Fee
Electronic transfer	It is possible to ask us to send a payment (in pounds sterling) electronically, on your behalf, to another bank in the UK. If the amount is over £5,000 this is known as a 'telegraphic transfer (out)'. The charge for this service is as shown opposite.	£24
	If someone else sends you a payment using this method, this is known as a 'telegraphic transfer (in)'. The charge for receiving this kind of payment is as shown opposite.	£7
	If the value of the transfer is £5,000 or less, the funds will automatically be sent through the Faster Payments Service, if the receiving bank is an active scheme member. If the receiving bank is not in the scheme the funds will be sent by BACS. The charge for this service is as shown opposite.	£5
	The charge for receiving this kind of payment is as shown opposite.	Free
Closing your account early or withdrawing money from a fixed-term deposit	If you have chosen a fixed-term deposit, you cannot make withdrawals during this term without having to pay a charge. The charge for making a withdrawal or closing the account during the term is shown opposite.	£10

	Description	Fee
Text messages and e-mails	To help keep you up to date with your account balance, we can send you a text message or e-mail to let you know when your balance falls above or below a level you have set yourself. This will help you know when a payment (such as your salary) is in your account, or when you are getting near a debit balance or your overdraft limit on your account. The charges for these messages are as follows. E-mail: Text message:	Free 10p for each message (other charges from your service provider may apply)

Please see our 'International Products & Services' brochure for information on charges relating to these services.

Secured Recoveries Unit and Collections Department

If we need to involve our Secured Recoveries Unit or Collections Department as a result of your account continuing to have an unauthorised overdraft, you must pay all reasonable costs and expenses that we have to pay as a result. These may include any costs we pay in taking steps to find you or get back any money you owe us (including reasonable legal costs). You can get more details from your Branch Manager or Relationship Manager.

Section 3: Charges on credit cards

We offer the following credit cards. Whether we offer you a credit card, and the limit on the credit card, will depend on your circumstances (this is in line with our normal lending conditions).

Type of credit card	Who can apply for this card?	Quarterly (three-monthly) fee for the package
Visa standard	Anyone over 18	Does not apply
MasterCard standard	Anyone over 18 that holds a Northern Choice or Northern Freedom package	Does not apply
MasterCard Gold	Anyone over 18 that holds a Northern Choice Plus package	£30
MasterCard Platinum	Anyone over 18 that holds a Northern Prestige package	£50

The following charges apply on all Northern Bank credit cards.

	Description	Fee
Cash withdrawals in the UK	When you use your credit card to withdraw cash from a cash machine or at a Northern Bank branch, the charge for this service is shown opposite. Withdrawals up to £100 Withdrawals of over £100	£2 2% of the value of the cash withdrawn.
Copies of statements	If you need a copy of a credit card statement we have sent you, the charge is shown opposite.	£5 for each statement
Copies of transaction vouchers	If you have used your card to do a paper-based transaction (rather than electronic), the charge for providing you with a copy of the voucher for a payment you have made with your credit card is shown opposite.	£5

Section 4: What happens when we change our charges?

We will give you 30 days' notice before we increase any of the above fees.

	Description	Fee
Emergency cards	If your card is lost or stolen and you need us to send you an emergency replacement card, the charge for this service is shown opposite.	£20
Emergency cash	If you need emergency cash to be delivered to you either in the UK or abroad, you can arrange this through your card provider (either MasterCard or Visa). The charge for this service is shown opposite. We will treat this as a cash advance and the appropriate charges for a cash withdrawal will also apply.	£20
Late payment	Your credit card statement will show you the latest date when you should pay your credit card bill. If you pay your bill later than this date, we will charge you the fee shown opposite.	£12
If a bill payment is returned unpaid	If you pay your credit card bill by cheque or direct debit and your bank returns this payment unpaid, we will charge you the administration fee shown opposite.	£10
Making payments by credit card in other countries	When you use your credit card abroad, you will pay the following fees. <ul style="list-style-type: none"> Making a purchase: Withdrawing cash from a cash machine, or using your credit card to buy traveller's cheques or foreign currency: <p>We apply this charge by making an adjustment to the exchange rate.</p>	<p>2.75% (of the value of the purchase)</p> <p>2% cash advance fee (minimum £2) plus 2.75% (of the value of the cash withdrawal)</p>