

Northern Bank Limited
Registered in Northern Ireland No R568
Registered Office:
Donegall Square West,
Belfast, BT1 6JS

Fees and charges explained

Northern Bank Limited is a member of
Danske Bank Group

www.northernbank.co.uk

Personal Packaged Current Accounts

Effective 20 February 2008

This publication is also available in large print, Braille, tape and disk formats. Speak to a member of staff for details.

Calculation and Application of Fees

Personal Packaged Current Accounts

Fees are calculated to the last calendar day in March, June, September and December based on activity over a 3 month period. Fees will be applied to your account 12 working days after the date of the calculation, in the month of April, July, October and January.

Maestro transactions made outside the UK are liable for separate charges. Details of these charges can be found in the "When you're abroad" section on page 5.

Transaction and maintenance fees on personal current accounts

	Northern Discovery	Northern Personal Access	Northern Freedom	Northern Choice	Northern Choice Plus	Northern Prestige
Overdraft set up fee	N/A	N/A. Account should be operated in credit at all times	N/A up to £3,000 and 1% for any amount over the free threshold	N/A up to £7,500 and 1% for any amount over the free threshold	N/A up to £15,000 and 1% for any amount over the free threshold	N/A up to £50,000 and 1% for any amount over the free threshold
Cash withdrawals at counter	Unlimited	Up to 13 withdrawals at counter per quarter free, any subsequent withdrawals-70p per withdrawal	Up to 13 withdrawals at counter per quarter free, any subsequent withdrawals-70p per withdrawal	Up to 13 withdrawals at counter per quarter free, any subsequent withdrawals-70p per withdrawal	Free	Free
Cheques issued	N/A	N/A per quarter free, any subsequent Cheques issued -50p per Cheque	Up to 13 Cheques per quarter free, any subsequent Cheques issued 50p per Cheque	Up to 13 Cheques	Free	Free
Quarterly package fee	Free	Free	Free	Free	£30	£50

Miscellaneous Ancillary service charges

We provide various additional services for which a charge may be made. These are referred to as **ancillary service charges** and apply irrespective of the type of account held (including savings accounts), or whether the account is operated in debit or credit. These charges, which are listed below, are usually debited at the time of provision of the service.

Miscellaneous

Administration fee / management time	£35.00 per hour
Autogiro fee	45p per item
Bank report for audit purposes	£25.00
Certificate of balance / interest	£7.50
Cheques sent for collection / special presentation	£10.00
Cheque / Credit Retrieval	£10.00 per item
Deeds release fees:	
- inspection and return to Bank	£30.00
- sale / remortgage - deed release fee	£75.00
- sale / remortgage - vacate mortgage fee	£50.00
Drafts issue / cancel	£10.00
International Maestro† fees:	
- ATM transactions	Details of these charges can be found in the "When you're abroad" section on page 5.
- point of sale transactions	
Pick up cheque book at branch	£2.50*per cheque book
Safe custody:	
- up to 3 items	£10.00 + VAT p.a.
- each additional item	£2.50 + VAT p.a.
- deed boxes	£25.00 + VAT p.a.
- temporary (up to 1 month)	£5.00 + VAT p.a.
Statements:	
- Additional regular Statement	£1.00 per statement
- Additional one off Statement	£2.00 per statement
- Duplicate Statement	£6.00 per sheet
Status enquiries	£10.00 + VAT
Stopping a cheque	£10.00
Telegraphic transfers - out	£24.00
Telegraphic transfers - in	£7.00
Term Deposit Early Withdrawal/ Closure Administration Fee	£10.00
eBanking subscription service:	
- SMS fee	10p per text (additional charges from your service provider may apply)
- e-mail	Free

† not all cards offer this facility

* Only applies to Northern Freedom, Northern Choice.

When you're abroad

We provide a range of products that you can use when on holiday or on business abroad, and for which charges may apply. Unless stated otherwise, these apply irrespective of the type of account held, or whether the account is operated in debit or credit.

Buying and Selling Foreign Currency

When we sell foreign currency notes*	£3.00
When we purchase foreign currency notes*	£3.00

Buying and Selling Traveller's Cheques

When we sell traveller's cheques	1% (minimum £3.00)
When we purchase foreign currency traveller's cheques	0.25% (minimum £3.00, maximum 20.00)
When we purchase Sterling traveller's cheques	No charge

* Charges are waived for Northern Freedom, Northern Choice Plus and Northern Prestige accounts.

Using your Maestro Debit Card Abroad

ATM transactions	MasterCard exchange rate adjusted to include a commission of 2.75% of transaction value
Point of sale transactions (purchases)	MasterCard exchange rate adjusted to include a commission of 2.75% of transaction value

Using your Credit Card Abroad

Cash advances (Including foreign currency and traveller's cheques purchased abroad)	2% cash advance fee (minimum £2.00) plus 2.75% of transaction value
Point of sale transactions (purchases)	2.75% of transaction value

For details of other cross border products and services please ask for a copy of our International Products & Services Leaflet.

Excesses and / or arrears

Excesses and/or arrears generated on any personal account (including Home Loans and Northern Repay Accounts) may result in additional charges being incurred. These may be due to transactions being referred, paid under guarantee, recalled or returned unpaid. Please see below for further details.

Unauthorised borrowing / arrears

Referral fee	£25.00 per excess
Unpaid outwards	£28.00 per item

If you overdraw your account or exceed an overdraft limit without prior agreement, a higher rate of interest may be charged on this unauthorised borrowing.

Secured Recoveries Unit / Collections Department

If we need to involve our Secured Recoveries Unit or Collections Department as a result of your account being in an arrears situation, you must pay all reasonable costs and expenses that we incur as a result. These may include any costs incurred by us on correspondence or in taking steps to trace you or recover money you owe us (including reasonable legal costs). These may also include costs incurred during legal repossession of the property used as security. Further details are available on request from your branch.

Credit Cards

Applicable to all credit cards

Charges		
Cash withdrawals		2% with a £2 minimum.
Copies of statements		£5 each.
Copies of transaction vouchers		£5 each.
Overseas transactions		Details of these charges can be found in the "When you're abroad" section on page 5.
Emergency Cards		£20 (if you should ask us to issue one)
Emergency Cash		£20
Default Charges		
Late payment fee		£12
Administration fee for returned cheques or direct debits		£10

Card Specific fees

Personal Credit Card type	Card fee
Visa Standard	Free
MasterCard Standard	Only available with Northern Choice and Northern Freedom
MasterCard Gold	Now only available with Northern Choice Plus which has a quarterly fee of £30.00
MasterCard Platinum	Only available with Northern Prestige which has a quarterly fee of £50.00

Transaction and maintenance fees – currency accounts

Fees are calculated to the last calendar day in March, June, September and December based on account activity over a three month period. Fees or charges will be applied to your account 12 working days after the date of the calculation, in the month of April, July, October and January. The tariffs listed below apply:

Euro accounts with a chequebook

Cheques issued	€3.00
Quarterly Account Maintenance Fee	€25.00

All currency accounts

Cash Lodged - Foreign Currency Cash lodged to currency account in the same currency	1.00 %
Cash Paid Out - Foreign Currency Cash withdrawn from a currency account in the same currency	1.00%

Ancillary service charges including Referral fees and Unpaid outwards charges may be applied to currency accounts where applicable. These charges will be converted to the currency of the account at the bank's rate on the day they are charged to the account.

Glossary

Telegraphic Transfer to another bank

Funds are sent electronically using SWIFT from the customer's account to another account.

Referral Fee

This fee is applied where transactions being presented for payment would exceed any borrowing facilities agreed between the customer and the bank which may necessitate the account to be referred to an account manager for investigation and consequent follow-up action.

Unpaid Outwards Fee

The fee applied when a transaction generated by the account-holder is presented for payment, and has to be returned unpaid because there are insufficient funds in the account to cover amount of the transaction.

