

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

Non Personal 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.

Transaction and maintenance fees on non personal current accounts

	Northern Business Access	Northern Enterprise	Northern Enterprise Plus	Non Personal Current Accounts
Overdraft setup fee	Negotiable	Negotiable (first £15,000 free)	Negotiable (first £25,000 free)	Negotiable
Lodgement at counter	£0.58	£0.58	£0.58	£0.58
Items lodged (per item)	£0.50	£0.50	£0.50	£0.41
Cash lodged (per £100)	£0.70	£0.70	£0.70	£0.70
Lodgement in Cash Drop	£0.58	Weekly Option: 13 free lodgements per quarter otherwise £0.58 per lodgement. *Daily Option: 92 free lodgements per quarter otherwise £0.58 per lodgement.	£0.58	£0.58
Items lodged (per item)	£0.30	50 free per quarter/ £0.30 per item above this	60 free per quarter/ £0.30 per item above this	£0.41

Transaction and maintenance fees on non personal current accounts

	Northern Business Access	Northern Enterprise	Northern Enterprise Plus	Non Personal Current Accounts
Lodgements in Cash Drop Cont'd Cash lodged (per:£100)	£0.50	Weekly Option: Up to £6,500 lodged free per quarter/ £0.50 per £100 above this. *Daily Option: Up to £9,000 lodged free per quarter/ £0.50 per £100 lodged above this.	£0.50	£0.70
Automated Credits	Free	Free	Free	£0.43
Cheques issued / Manual Debits	£0.58	£0.58	£0.58	£0.58
Maestro** Debits	Free	Free	Free	£0.43
Direct Debits, Autobank Withdrawals, Standing Orders, Sterling eBanking payments	Free	Free	Free	£0.43
Cash Paid Out (per £100)	£0.70	£0.70	£0.70	£0.70
Cash Exchanged (per £100)	£1.10	£1.10	£1.10	£1.10
Quarterly Account Fee	£25.00	*Daily option: £150.00 Weekly option: £80.00	£130.00	£7.50

Transaction and maintenance fees on non personal current accounts

	Northern Business Access	Northern Enterprise	Northern Enterprise Plus	Non Personal Current Accounts
BACS transfers through Business eBanking				
- with BACS user ID	£0.10	£0.10	first 400 free then £0.10	£0.10
- without BACS user ID	£0.43	£0.43	first 400 free then £0.43	£0.43
ATM Card (renewal every 24 months)	Free	Free	Free	£200*
Business eBanking establishment	Free	Free	Free	£100.00

Fees may be reduced or eliminated by an allowance in respect of credit balances maintained throughout the charging period. Comparative information is available on the BBA website. However, where an account is liable for transactions fees, the following charges are exempt;

- Debits in respect of interest charges;
- Transfers by customers to or from other branch accounts in the same name;
- Instalment payments to loan 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.

* No longer available to new applicants

** 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 7.

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 7.
- point of sale transactions	
Night safe wallets	£10.00 per wallet per quarter
Return of cheques with statement :	
- up to 12 statements per annum	£5.00 per month
- over 12 statements per annum	£7.50 per month
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.
Status enquiries	£10.00 + VAT
Statements:	
- Additional regular Statement	£1.00 per statement
- Additional one off Statement	£2.00 per statement
- Duplicate Statement	£6.00 per sheet
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

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.

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 non personal account 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 Relationship Manager.

Corporate Cards

Applicable to all Corporate Cards

Charges	Cash withdrawals	2% with £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 7
	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

Corporate Card Type	Annual Card Fee
MasterCard Corporate Classic	£20.00
MasterCard Corporate Classic Standard	£30.00 (1 Free with Enterprise Daily / Weekly or 2 free with Enterprise Plus)
MasterCard Corporate Gold	£70.00 (1 Free with Enterprise Plus)
MasterCard Corporate Platinum	£100.00

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

Manual Debit

Any non-automated/ non electronic debit item generated by the customer - for example, a withdrawal slip completed at the branch counter.

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.

Lodgement at Counter

Where you pay cash or other items into your account through a cashier counter service.

Lodgement in Cash Drop

Where you pay cash or other items into your account through night safe, express lodgement or back office till facilities.