

# Fees and service charges explained

Business Accounts

Correct as at 1 May 2012

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## **Explanation of some of the terms we have used in this leaflet**

### **Counter**

Where you make a lodgement, paying cash or other items into your account through our cashier counter service.

### **Cash Drop**

Where you make a lodgement, paying cash or other items into your account through night safe, day safe, express lodgement, back office till facilities or through a Post Office®

### **Manual Debit**

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

### **Electronic Debit**

Sterling payment from your account through 24 Hour Telephone Banking or eBanking. The eBanking service is not available to new applicants.

Details on fees and service charges for foreign payments can be found in our 'Fees and service charges explained - foreign payments' leaflet.

## Transaction and maintenance fees and service charges on Northern Current Account - Business

Payments To Your Account		Fee	
Lodgement at Counter / Cash Drop		62p per lodgement	
Cheques and other items lodged at Counter / Cash Drop		62p per item	
Cash lodged at Counter / Cash Drop		72p per £100 lodged	
Automated Credits		40p per item	
Payments From Your Account		Fee	
Cheques issued / Manual Debits		72p per item	
Cash Withdrawal at Counter		72p per withdrawal	
Cash Paid Out		£1.18 per £100 paid out	
Maestro Debits, Direct Debits, Cash Machine Withdrawals, Standing Orders, Electronic Debits		40p per item	
Cash Machine - charitable donations		Free	
Other Transactions		Fee	
Cash Exchanged		£1.13 per £100 exchanged	
Account Maintenance		Fee	
Account Maintenance Fee		£3.40 per month	
Overdraft (Fee charged at arrangement or renewal)		Fee	
Arrangement		Negotiable	
Annual Renewal		Negotiable	
24 Hour Telephone Banking		Fee	
Establishment		No fee	
Domestic Business eBanking		One-Off Establishment Fee	Subscription Fee
Accounts Information	No fee	No fee	
Payments	No fee	£10 per month	
File Transfer	£50	No fee	
Markets Online Securities & Currency Information	No fee	No fee	
Collection Service	£50	£10 per month	
Trade Finance	No fee	No fee	
Liquidity Management	No fee	No fee	
Markets Online Currency Trading	No fee	No fee	
Markets Online Securities Trading	No fee	No fee	
Loan Information	No fee	No fee	
Administration	No fee	No fee	
Bacs (via Business eBanking)			
- with Bacs user ID (Direct Debit or Direct Credit)		10p per item	
Faster Payments Service (to another Bank)		70p per item	
Faster Payments Service (to Northern Bank only)		40p per item	

Maestro transactions which are not in sterling will incur additional fees and service charges. Details of these fees and service charges can be found in the 'Transactions not in sterling' section in this leaflet.

Details of International Business eBanking modules can be found in the 'Business eBanking' section in this leaflet.

## Transaction and maintenance fees and service charges on Northern Current Account - Clubs and Societies

<b>Payments To Your Account</b>		<b>Fee</b>
Lodgement at Counter / Cash Drop	62p per lodgement	
Cheques and other items lodged at Counter / Cash Drop	Free	
Cash lodged at Counter / Cash Drop	Free	
Automated Credits	Free	
<b>Payments From Your Account</b>		<b>Fee</b>
Cheques issued / Manual Debits	72p per item	
Cash Withdrawal at Counter	72p per withdrawal	
Cash Paid Out	Free	
Maestro Debits, Direct Debits, Cash Machine Withdrawals, Cash Machine - charitable donations Standing Orders, Electronic Debits	Free	
<b>Other Transactions</b>		<b>Fee</b>
Cash Exchanged	Free	
<b>Account Maintenance</b>		<b>Fee</b>
Account Maintenance Fee	£3.40 per month	
<b>Overdraft (Fee charged at arrangement or renewal)</b>		<b>Fee</b>
Arrangement	Negotiable	
Annual Renewal	Negotiable	
<b>24 Hour Telephone Banking</b>		<b>Fee</b>
Establishment	No fee	
<b>Domestic Business eBanking</b>	<b>One-Off Establishment Fee</b>	<b>Subscription Fee</b>
Accounts Information	No fee	No fee
Payments	No fee	£10 per month
File Transfer	£50	No fee
Markets Online Securities & Currency Information	No fee	No fee
Collection Service	£50	£10 per month
Trade Finance	No fee	No fee
Liquidity Management	No fee	No fee
Markets Online Currency Trading	No fee	No fee
Markets Online Securities Trading	No fee	No fee
Loan Information	No fee	No fee
Administration	No fee	No fee
<b>Bacs (via Business eBanking)</b>		
- with Bacs user ID (Direct Credit)	Free	
- with Bacs user ID (Direct Debit)	10p per item	
Faster Payments Service (to another Bank)	70p per item	
Faster Payments Service (to Northern Bank only)	40p per item	

Maestro transactions which are not in sterling will incur additional fees and service charges. Details of these fees and service charges can be found in the 'Transactions not in sterling' section in this leaflet.

N.B. The Northern Current Account - Clubs & Societies is only available to you if you are an unincorporated club, society or association and you have provided the Bank with such evidence as it may require setting out the rules/constitution of your unincorporated club, society or association and have an annual income of less than £10,000 (ten thousand pounds sterling).

## Transaction and maintenance fees and service charges on Northern Current Account - Charity

Payments To Your Account		Fee	
Lodgement at Counter / Cash Drop		31p per lodgement	
Cheques and other items lodged at Counter / Cash Drop		Free	
Cash lodged at Counter / Cash Drop		Free	
Automated Credits		Free	
Payments From Your Account		Fee	
Cheques issued / Manual Debits		36p per item	
Cash Withdrawal at Counter		Free	
Cash Paid Out		Free	
Maestro Debits, Direct Debits, Cash Machine Withdrawals, Cash Machine - charitable donations Standing Orders, Electronic Debits		Free	
Other Transactions		Fee	
Cash Exchanged		Free	
Account Maintenance		Fee	
Account Maintenance Fee		Free	
Overdraft (Fee charged at arrangement or renewal)		Fee	
Arrangement		Negotiable	
Annual Renewal		Negotiable	
24 Hour Telephone Banking		Fee	
Establishment		No fee	
Domestic Business eBanking		One-Off Establishment Fee	Subscription Fee
Accounts Information	No fee	No fee	
Payments	No fee	£5 per month	
File Transfer	£25	No fee	
Markets Online Securities & Currency Information	No fee	No fee	
Collection Service	£25	£5 per month	
Trade Finance	No fee	No fee	
Liquidity Management	No fee	No fee	
Markets Online Currency Trading	No fee	No fee	
Markets Online Securities Trading	No fee	No fee	
Loan Information	No fee	No fee	
Administration	No fee	No fee	
Bacs (via Business eBanking)			
- with Bacs user ID (Direct Credit)		Free	
- with Bacs user ID (Direct Debit)		10p per item	
Faster Payments Service (to another Bank)		70p per item	
Faster Payments Service (to Northern Bank only)		40p per item	

Maestro transactions which are not in sterling will incur additional fees and service charges. Details of these fees and service charges can be found in the 'Transactions not in sterling' section in this leaflet.

N.B. The Northern Current Account - Charity is only available to you if you are a recognised charity and are registered as such with HM Revenue & Customs and/or The Charity Commission for England and Wales and/or The Office of the Scottish Charity Regulator and have an annual income of less than £1,000,000 (one million pounds sterling).

## Transaction and package fees and service charges on Northern Enterprise Plus Package

Payments To Your Account		Fee
Lodgement at Counter / Cash Drop		62p per lodgement
Cheques and other items lodged at Counter		62p per item
Cheques and other items lodged at Cash Drop		20 free per month, followed by 41p per item
Cash lodged at Counter		72p per £100 lodged
Cash lodged at Cash Drop		52p per £100 lodged
Automated Credits		Free
Payments From Your Account		Fee
Cheques issued / Manual Debits		72p per item
Cash Withdrawal at Counter		72p per withdrawal
Cash Paid Out		£1.18 per £100 paid out
Maestro Debits, Direct Debits, Cash Machine Withdrawals, Cash Machine - charitable donations Standing Orders, Electronic Debits		Free
Other Transactions		Fee
Cash Exchanged		£1.13 per £100 exchanged

Overdraft (Fee charged at arrangement or renewal)		Fee
Arrangement		Negotiable
Annual Renewal		Negotiable
24 Hour Telephone Banking		Fee
Establishment		No fee

Domestic Business eBanking	One-Off Establishment Fee	Subscription Fee
Accounts Information	No fee	No fee
Payments	No fee	Free
File Transfer	Free	No fee
Markets Online Securities & Currency Information	No fee	No fee
Collection Service	£50	£10 per month
Trade Finance	No fee	No fee
Liquidity Management	No fee	No fee
Markets Online Currency Trading	No fee	No fee
Markets Online Securities Trading	No fee	No fee
Loan Information	No fee	No fee
Administration	No fee	No fee
Bacs (via Business eBanking)		
- with Bacs user ID (Direct Debit or Direct Credit# )		10p per item
Faster Payments Service (to another Bank)		70p per item
Faster Payments Service (to Northern Bank only)		40p per item

#First 400 Direct Credits per month are free.

Other Components of this Package	Fee
Business Investment Account	No Fee
MasterCard Corporate Gold	1 Free (for additional cards see the 'Corporate Cards' section on page 16 of this leaflet)
MasterCard Corporate Classic Standard	2 Free (for additional cards see the 'Corporate Cards' section on page 16 of this leaflet)
Northern Choice Plus Personal Current Account (for the owners or nominated persons)	2 Free
Package Fee	Fee
Package Fee	£44.50 per month

Maestro transactions which are not in sterling will incur additional fees and service charges. Details of these fees and service charges can be found in the 'Transactions not in sterling' section in this leaflet.

Details of International Business eBanking modules can be found in the 'Business eBanking' section in this leaflet.

You are entitled to a maximum of five Northern Enterprise Plus Current Accounts in the same name for one Package Fee.

## Transaction and package fees and service charges on Northern Enterprise Package

Payments To Your Account		Fee	
Lodgement at Counter		62p per lodgement	
Lodgement at Cash Drop		4 free per month, followed by 62p per lodgement	
Cheques and other items lodged at Counter		62p per item	
Cheques and other items lodged at Cash Drop		15 free per month, followed by 41p per item	
Cash lodged at Counter		72p per £100 lodged	
Cash lodged at Cash Drop		Up to £2,500 free per month, followed by 52p per £100 lodged	
Automated Credits		Free	
Payments From Your Account		Fee	
Cheques issued / Manual Debits		72p per item	
Cash Withdrawal at Counter		72p per withdrawal	
Cash Paid Out		£1.18 per £100 paid out	
Maestro Debits, Direct Debits, Cash Machine Withdrawals, Cash Machine - charitable donations Standing Orders, Electronic Debits		Free	
Other Transactions		Fee	
Cash Exchanged		£1.13 per £100 exchanged	
Overdraft (Fee charged at arrangement or renewal)		Fee	
Arrangement		Negotiable	
Annual Renewal		Negotiable	
24 Hour Telephone Banking		Fee	
Establishment		No fee	
Domestic Business eBanking		One-Off Establishment Fee	Subscription Fee
Accounts Information	No fee	No fee	
Payments	No fee	Free	
File Transfer	Free	No fee	
Markets Online Securities & Currency Information	No fee	No fee	
Collection Service	£50	£10 per month	
Trade Finance	No fee	No fee	
Liquidity Management	No fee	No fee	
Markets Online Currency Trading	No fee	No fee	
Markets Online Securities Trading	No fee	No fee	
Loan Information	No fee	No fee	
Administration	No fee	No fee	
Bacs (via Business eBanking)			
- with Bacs user ID (Direct Debit or Direct Credit )		10p per item	
Faster Payments Service (to another Bank)		70p per item	
Faster Payments Service (to Northern Bank only)		40p per item	

Other Components of this Package	Fee
Business Investment Account	No fee
MasterCard Corporate Classic Standard	1 Free (for additional cards see 'Corporate Cards' section on page 16 of this brochure)
Northern Choice Plus Personal Current Account (for the owners or nominated persons)	1 Free

Package Fee	Fee
Package Fee	£27.50 per month

Maestro transactions which are not in sterling will incur additional fees and service charges. Details of these fees and service charges can be found in the 'Transactions not in sterling' section in this leaflet.

Details of International Business eBanking modules can be found in the 'Business eBanking' section in this leaflet.

You are entitled to a maximum of five Northern Enterprise Current Accounts in the same name for one Package Fee.

## Transaction and package fees and service charges on Northern Business Access Package

Payments To Your Account		Fee	
Lodgement at Counter / Cash Drop		62p per lodgement	
Cheques and other items lodged at Counter		62p per item	
Cheques and other items lodged at Cash Drop		41p per item	
Cash lodged at Counter		72p per £100 lodged	
Cash lodged at Cash Drop		52p per £100 lodged	
Automated Credits		Free	
Payments From Your Account		Fee	
Cheques issued / Manual Debits		72p per item	
Cash Withdrawal at Counter		72p per withdrawal	
Cash Paid Out		£1.18 per £100 paid out	
Maestro Debits, Direct Debits, Cash Machine Withdrawals, Cash Machine - charitable donations Standing Orders, Electronic Debits		Free	
Other Transactions		Fee	
Cash Exchanged		£1.13 per £100 exchanged	
Overdraft (Fee charged at arrangement or renewal)		Fee	
Arrangement		Negotiable	
Annual Renewal		Negotiable	
24 Hour Telephone Banking		Fee	
Establishment		No fee	
Domestic Business eBanking		One-Off Establishment Fee	Subscription Fee
Accounts Information	No fee	No fee	
Payments	No fee	£10 per month	
File Transfer	Free	No fee	
Markets Online Securities & Currency Information	No fee	No fee	
Collection Service	£50	£10 per month	
Trade Finance	No fee	No fee	
Liquidity Management	No fee	No fee	
Markets Online Currency Trading	No fee	No fee	
Markets Online Securities Trading	No fee	No fee	
Loan Information	No fee	No fee	
Administration	No fee	No fee	
Bacs (via Business eBanking)			
- with Bacs user ID (Direct Debit or Direct Credit )		10p per item	
Faster Payments Service (to another Bank)		70p per item	
Faster Payments Service (to Northern Bank only)		40p per item	
Package Fee		Fee	
Package Fee		£8.50 per month	

Maestro transactions which are not in sterling will incur additional fees and service charges. Details of these fees and service charges can be found in the 'Transactions not in sterling' section in this leaflet.

Details of International Business eBanking modules can be found in the 'Business eBanking' section in this leaflet.

You are entitled to a maximum of five Northern Business Access Current Accounts in the same name for one Package Fee.

## **Charging information relating to transaction and maintenance or package fees and service charges**

The fees and service charges detailed above and on previous pages may be reduced or eliminated by an allowance in respect of credit balances maintained throughout the charging period. Please note that we will never charge you for the following transactions:

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

Comparative information is available on the BBA website at [www.bba.org.uk](http://www.bba.org.uk).

### **When we charge these fees and service charges to your account**

Before we charge transaction fees, maintenance or package fees and service charges to your account, we will write to you and tell you the amount that we will charge. The amount we will charge is worked out at the end of each month and we will charge this amount to your account on the last business day of the next month.

Please note that Overdraft Fees are charged to your account at the time of provision of the service.

## Transaction and maintenance fees and service charges on Currency Accounts

### All currency accounts

	Fee
Cash Lodged - Foreign Currency Cash lodged to currency account in the same currency	1%
Cash Paid Out - Foreign Currency Cash withdrawn from a currency account in the same currency	1%

### Euro accounts

	Fee
SEPA Direct Debit [per Direct Debit withdrawn]	€13

### Euro accounts with a chequebook

	Fee
Cheques Issued	€3
Quarterly Account Maintenance Fee	€25

### When we charge these fees and service charges to your currency account

#### Cheques issued, SEPA Direct Debits, cash lodged and cash paid out

Before we charge a fee for cheques issued, SEPA Direct Debits, cash lodged and cash paid out, we will write to you and tell you the amount that we will charge. The amount we will charge is worked out at the end of each month and we will charge this amount to your account on the last business day of the next month.

#### Account maintenance fee

Before we charge a quarterly (three-monthly) account maintenance fee to your account, we will write to you at the end of each quarter [that is, at the end of March, June, September and December] and charge the fee to your account on the last business day of the next month [that is, April, July, October and January].

Miscellaneous ancillary fees and service charges, Unpaid fee and Default Charges (if applicable) as set out in this leaflet may also apply. These fees and service charges will be converted to the currency of the account on the day they are charged to the account unless stated otherwise.

## Euro accounts - SEPA Direct Debit originator

Collection	Fee
SEPA DD Collection	10p per item

Business eBanking	One-Off Establishment Fee	Subscription Fee
SEPA DD Collection Service	£50	£10 per month

SEPA Creditor ID	Fee
Amendment	£10 per Amendment

### When we charge SEPA Direct Debit originator fees and service charges to your account.

Before we charge a SEPA Direct Debit originator fee, we will write to you and tell you the amount that we will charge. The amount we will charge is worked out at the end of each month and we will charge this amount to your nominated account on the last business day of the next month.

Please note that Business eBanking Establishment Fees and SEPA Creditor ID Fees are usually charged to your nominated account at the time of the provision of the service.

## Fees and service charges on Business eBanking

Miscellaneous Business eBanking fees and service charges	Fee
Using own logo on Collection Service [per creditor number]	
• Establishment Fee	£150
• Amendment Fee	£36
Amendment of a Business eBanking agreement or user authorisation	£10 per request

## International Business eBanking

International Business eBanking	One-Off Establishment Fee	Subscription Fee
Accounts Information	£100	£10 per month
Payments	£100	£10 per month
File Transfer	£50	No fee
Markets Online Securities & Currency Information	No fee	No fee
Collection Service	£50	£10 per month
SEPA DD Collection Service	£50	£10 per month
Trade Finance	No fee	No fee
Liquidity Management	No fee	No fee
Markets Online Currency Trading	No fee	No fee
Markets Online Securities Trading	No fee	No fee

Establishment Fees and Subscription Fees are charged per agreement, per country.

## Payment fees through IE Payments module when charged to a Northern Bank GBP Account.

	Fee
Account transfer external - within National Irish Bank	£0.13
EFTS Direct Credit	£0.14

## When we charge these Business eBanking fees and service charges to your account

Before we charge these Business eBanking and International Business eBanking fees and service charges to your account, we will write to you and tell you the amount that we will charge. The amount we will charge is worked out at the end of each month and we will charge this amount to your account on the last business day of the next month.

## Fees and service charges on SWIFT Transmissions

SWIFT MT Messages	Own Accounts	Third Party Accounts
<b>Balance reporting (MT940)</b>		
First account	£100	£100
per additional account	£30	£100
SWIFT statement of account	75p per item	75p per item
<b>Request for transfer (MT101)</b>		
First account	£200	£200
Per additional account	£30	£200
Transaction Fee	25p per item	25p per item

### When we charge these SWIFT Transmission fees and service charges to your account

SWIFT Transmission fees and service charges are usually charged to your account at the time of the provision of the service with the exception of SWIFT statement of account and MT101 transaction fees.

Before we charge a SWIFT MT statement of account or MT101 transaction fee to your account, we will write to you and tell you the amount that we will charge. The amount we will charge is worked out at the end of each month and we will charge this amount to your account on the last business day of the next month.

## Fees and service charges on Liquidity Management Products

These are the standard fees for Liquidity Management Products. Further details will be set out in your agreement.

Group Cashpool	Fee
Establishment fee	£100 per account [min £750] £75 per account
- Sub Group	
Annual maintenance fee – per account, per annum [payable in advance]	£540
- Basic module	£120
- Automatic Exposure Control module	£120
- Internal Interest module	
- Sub Group	
Amendment fee – per account, per amendment	£30
- Sub Group	£20

Cross-Border Cashpool	Fee
Establishment fee	£200 per account [min £1,000]
- Sub Group	
Annual maintenance fee – per account, per annum [payable in advance]	
- Basic module [inc Central Bank reporting facilities]	£660
- Automatic Exposure Control module	£120
- Internal Interest module	£120
- Sub Group	£120
Amendment fee – per account, per amendment	£30
- Sub Group	£20

Account Adjustment	Fee
Establishment fee	£100 per account [min £750]
Annual maintenance fee – per account, per annum [payable in advance]	£540
Amendment fee – per account, per amendment	£30

Group Interest Netting	Fee
Establishment fee	£100 per account [min £750]
Annual maintenance fee – per account, per annum [payable in advance]	£660
Amendment fee	£30
Special Interest margin	Min 1% per annum

Multi-Currency Interest Netting	Fee
Establishment fee	£200 per account [min £1,000]
Annual maintenance fee – per account, per annum [payable in advance]	£720
Adjustment fee	£150
Special Interest margin	As detailed on your Agreement

### When we charge these Liquidity Management fees and service charges to your account

Liquidity Management fees and service charges are usually charged to your account at the time of the provision of the service.

## Fees and service charges for Bacs Service Users

Bacs User Fees & service charges	Fee
Annual Charge per Bacs Service User Number	
• First Service User Number	£25
• Each additional Bacs Service User Number	£10
Bacs Direct and Indirect File Submitter (via Commercial Bureau)	
• Fee per file	£3
• Fee per transaction within file	5p per item

### When we charge these fees and service charges to your account

Annual Charges per Bacs Service User Number(s) are charged to your account at the time of the provision of the service.

Before we charge Bacs File Submitter fees to your account, we will write to you and tell you the amount that we will charge. The amount we will charge is worked out at the end of each month and we will charge this amount to your account on the last business day two month's later. We will combine all the service charges that are shown on your pre-notification and charge them as one amount.

## Fees and service charges on 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
Transactions not in sterling		Details of these can be found in the 'Transactions not in sterling' section on page 19 of this leaflet
Emergency Cards		£20 (if you should ask us to issue one)
Emergency Cash		£20

### When we charge these fees and service charges to your account

These fees and service charges are charged to your Corporate Card account at the time of the provision of the service.

### Card Specific Fees

Corporate Card type	Annual Card Fee
MasterCard Corporate Classic	£20
MasterCard Corporate Classic Standard	£30 (1 free with Northern Enterprise or 2 free with Northern Enterprise Plus)
MasterCard Corporate Gold	£70 (1 free with Northern Enterprise Plus)
MasterCard Corporate Platinum	£100

## Miscellaneous ancillary fees and service charges

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

	Fee
Bank report for audit purposes	£25
Cheques sent for special presentation	£10
Cheque / Credit Retrieval	£10 per item
Deeds handling fees: - inspection and return to Bank - sale / remortgage - deeds administration fee - release / partial release / reassignment or sealing of any document	£30 £75 £50
Bankers Draft issue / cancel	£10
Maestro* Fees - Transactions not in sterling - Cash Machine transactions - Point of sale transactions	Details of these charges can be found in the 'Transactions not in sterling' section of this leaflet
Night safe wallets	£10 per wallet per quarter
Return of cheques with statement: - up to 12 statements per annum - over 12 statements per annum	£5 per month £7.50 per month
Safe custody: - up to 3 items - each additional item - deed boxes - temporary (up to 1 month)	£20 + VAT per annum £2.50 + VAT per annum £45 + VAT per annum £5 + VAT per annum
Statements: - Additional regular Statement - Additional one off Statement - Duplicate Statement	£1.50 per statement £3 per statement £6 per sheet
Stopping a cheque	£10
Same Day Domestic (CHAPS) Payments out	£24 in Branch / £15 via Business eBanking
Same Day Domestic (CHAPS) Payments in	£6
In Branch Faster Payment Service	£5
Bank Giro Credit where the payee's account is not held with Northern Bank - Payment made on behalf of a Northern Bank customer - Payment made on behalf of a Non Northern Bank customer	£3 per Bank Giro Credit £8 per Bank Giro Credit
Business Term Deposit (off sale) and Business Fixed Term Tracker Early Withdrawal/Closure	1% of the amount withdrawn or balance in the account (as applicable)
Northern Fixed Term Deposit Early Withdrawal/Closure - Administration fee	£10
<b>Domestic Guarantees</b> Set up fee Issuance Commission**	£50 % per annum subject to arrangement. Minimum £50 per quarter or part thereof calculated on a 360 day year
Amendment fee	£40 per amendment. If an increase in the amount and / or extension to the validity date subject to arrangement (min £40) applies
Execution / payment of a claim	£100

\* not all cards offer this facility.

\*\* The guarantee issuance commission charge is applied for a minimum period of one full quarter, payable in advance from date of issuance. Commission will cease following cancellation of Northern Bank's guarantee (or it's counter-guarantee to another bank). Pro-rata refunds are not made.

## When we charge these Miscellaneous ancillary fees and service charges to your account

Miscellaneous ancillary fees and service charges are usually charged to your account at the time of the provision of the service with the exception of additional regular statements, additional one off statements and print out list of entries. Before we charge these statement fees to your account, we will write to you and tell you the amount that we will charge. The amount we will charge is worked out at the end of each month and we will charge this amount to your account on the last business day of the next month. We will combine all of the service charges that are shown on your pre-notification and charge them as one amount.

## 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 or your arranged overdraft or arranged excess is not enough to cover the payment, the following fees and service charges can apply.

Type of fee	Amount	When we will charge the fee
Unpaid fee: When we return an item unpaid on your account (sometimes known as 'bouncing' an item).		We will charge an unpaid 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 for each item that is not paid (in other words, each item that 'bounces')
Unpaid fee (sterling accounts)	£28	
Unpaid fee (Euro accounts)	€28	
Referral fee: When an item or group of items is paid on your account and your account is outside, or goes outside, your arranged overdraft limit or arranged excess (or you have a debit balance and no arranged overdraft in place).		We will charge a referral fee on the day the items are paid. This will appear on your statement as 'Referral fee' and will always be £25/€25, no matter how many items are paid. We may choose not to charge a referral fee if your balance is only just beyond your arranged overdraft limit or arranged excess or, if you do not have an arranged overdraft, if your account only just goes overdrawn
Referral fee (sterling accounts)	£25	
Referral fee (Euro accounts)	€25	

If a Bacs file is processed and exceeds the Bacstel-IP Service limit agreed with us the following fees and service charges will apply:

Type of fee	Amount	When we will charge the fee
Bacs Referral fee : When a Bacs file is processed and exceeds the Bacstel-IP Service limit agreed with us.	£50	Each time that we process a Bacs file for you, we may charge you a Bacs Referral fee. We will not charge these services at the time they become due. Instead we will write to you at the end of the month and tell you the amount that we will charge and when. We will charge this amount on the last business day of the next month*

\* We will combine all of the service charges that are shown on your pre-notification and charge them as one amount.

## Transactions not in sterling

You can use your Maestro or Corporate Card for transactions which are not in sterling both abroad and within the UK. Fees and service charges may apply. Unless stated otherwise, the following fees and service charges apply irrespective of the type of account held, or whether the account is operated in credit or debit.

### Maestro Debit Card - Transactions not in sterling

	Fee
All transactions	Northern Bank Card Exchange Rate adjusted by adding commission of 2.75% of transaction value
Cash machine withdrawals at a National Irish Bank cash machine	Northern Bank Exchange Rate. No commission charge

### Corporate Card - Transactions not in sterling

	Fee
Cash withdrawals [including purchase of foreign currency or traveller's cheques]	2% cash advance fee (minimum £2), plus the Northern Bank Card Exchange Rate adjusted by adding commission of 2.75% of transaction value
Point of sale transaction (purchases)	Northern Bank Card Exchange Rate adjusted by adding commission of 2.75% of transaction value

### **Default charges**

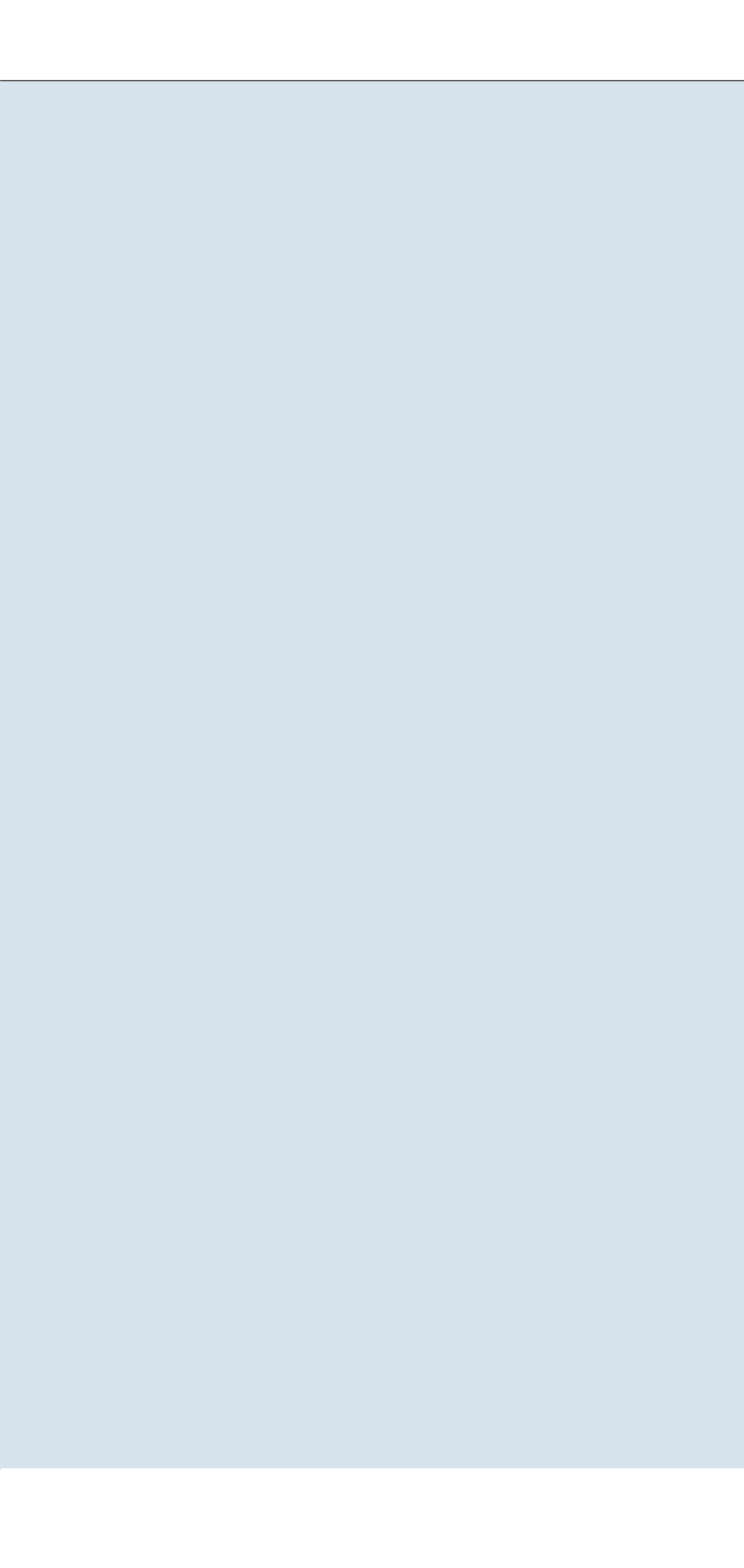
The charges in this section are default charges. These are different from the fees and service charges explained in previous sections, in that you will only have to pay default charges if you break an agreement you have made with us.

### **Corporate Card late payment charge**

If you have a Northern Bank Corporate Card, your card statement will show you the latest date when you should pay your bill. If you pay your bill later than this date, we will charge you a late payment charge, which is currently £12.

### **Debt Management Department costs and expenses**

If we need to involve our Debt Management Department to deal with your account, you must pay all reasonable costs and expenses. These may include the cost of writing to you or the cost of taking steps to find you or get back any money you owe us (including debt collection or similar agency costs and legal costs). These may also include costs that arise when taking possession of any property used as security. For more details, contact your Account Manager.



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