

Fees and service charges explained

Personal customers (On sale accounts)

Correct as at 11 June 2010

This leaflet explains the fees and service charges that may apply, depending on which services you use and which type of product you have. It also explains the default charges which may also apply.

We have set out the information in different sections.

-
- Section 1: Fees and service charges on personal current accounts currently on sale
-
- Section 2: Fees and service charges for other services
-
- Section 3: Fees and service charges on credit cards
-
- Section 4: Default charges
-
- Section 5: What happens if we make a change to a fee or service charge?
-

In this leaflet a business day means a Monday, Tuesday, Wednesday, Thursday or Friday (not including bank holidays and other holidays in Northern Ireland) on which the bank is usually open for business. (There are exceptions to this, including services such as CHAPS and the Faster Payments Service).

Section 1: Fees and service charges on personal current accounts currently on sale

We offer a range of personal current accounts.

Name	Age	Is an arranged overdraft available?	Maximum arranged overdraft available without a fee for setting it up
Northern Discovery	11 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 24/7 (see note below)	18 and over	Yes	£10,000
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, section 4 and section 5 for details of the relevant fees and service charges which may apply to your Northern Re:pay account.

Note: You will get an arranged overdraft of at least £50 as standard with a Northern 24/7 account.

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

Northern Choice, Northern Freedom and Northern 24/7

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
Northern Choice and Northern Freedom	You can make up to four cheque payments (see the note below) each calendar month free of charge. For each extra cheque paid out of your account during that month, we will charge you the fee shown opposite.	70p
Northern 24/7	For each cheque paid out of your account we will charge you the fee shown opposite.	£1

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

Northern Choice, Northern Freedom, Northern Personal Access and Northern 24/7

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
Northern Choice, Northern Freedom and Northern Personal Access	You can make up to four cash withdrawals at a Northern Bank branch counter each calendar month 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
Northern 24/7	For each cash withdrawal out of your account at a Northern Bank branch counter, we will charge you the fee shown opposite.	£1

When we charge these fees and service charges 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 will write to you at the end of the month and charge the fee to your account on the last business day of the next month.

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 month on the last business day of each month.

The package fee is as shown below.

Package	Fee (for each month)
Northern Choice Plus	£11
Northern Prestige	£18

Chequebooks and statements

	Fee
<p>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. We will charge this fee on the day that your chequebook is ordered.</p>	£2.50 for each cheque book
<p>Statements We will send you a statement at the end of any month where you have had a payment transaction on your account, otherwise we will send you a statement every half year. All monthly statements are issued at the end of each calendar month. If you would like extra statements, the fees are as shown below.</p>	
Extra one-off statement:	£2 for each statement
Printout of a list of entries asked for at the branch counter:	£2 for each printout
Copy of a statement:	£6 for each page

Note: Before we charge a fee for providing an extra one-off statement or a printout of a list of entries, 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. If you ask for a copy of a statement, we will charge the fee on the day that we issue the statement.

1b Extra fees and service charges that can apply on overdrafts and Northern Re:pay accounts

Arrangement fee

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

If you need an arranged overdraft higher than this, the fee for setting up the arranged 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 arranged overdraft for £10,000, the arrangement fee would be £25 (1% of [£10,000-£7500]). We will charge this fee at the time we agree to grant you the overdraft.

Unpaid fee and referral fee

(This section does not apply to Northern Personal Access Accounts)

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).	£28	We will charge an unpaid fee for each item that is not paid (in other words, each item that 'bounces').
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).	£25	Each day that we pay an item or group of items and you have an unarranged overdraft, we may charge you a referral fee. The most we will charge you each day is £25 and the maximum amount we will charge you for referral fees in any calendar month is £75. 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.

Note one: If you are due to pay an unpaid or referral fee during a month, we will not charge these service charges 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 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. This amount will be shown on your statement as 'Fees according to advice'.

Note two: Unpaid fees and referral fees can also apply to Northern Re:pay accounts. We will charge an unpaid fee on the day that the item is returned and charge a referral fee on the day the items are paid. There is no limit to the number of unpaid or referral fees that can apply each day or in any calendar month.

1c Interest rates

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

1d Current accounts no longer on sale

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.

1e Currency accounts

Euro accounts

	Fee
SEPA (Single Euro Payments Area) Direct Debits (for each Direct Debit Transaction)	€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 account

- 1. Cheques issued, SEPA Direct Debits paid, cash lodged and cash paid out.** Before we charge a fee for cheques issued, SEPA Direct Debits paid, 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.
- 2. 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).

We will combine all of the service charges that are shown on your pre-notification and charge them as one amount. This amount will be shown on your statement as 'Fees according to advice'.

All currency accounts

Service	Fee
Cash lodged - foreign currency lodged to a currency account in the same currency	1%
Cash paid out - foreign currency withdrawn from a currency account in the same currency	1%

When we charge these fees and service charges to your account

Before we charge a fee for cash lodged, or 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.

We will combine all of the service charges that are shown on your pre-notification and charge them as one amount. This amount will be shown on your statement as 'Fees according to advice'.

Other fees and service charges set out in this leaflet may also apply.

Section 2: Fees and service charges for other services

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

	Description	Fee
Banker's draft	<p>Sometimes, when you are making a payment, the person or company you are paying may ask you to pay by banker's draft.</p> <p>The fee to buy a banker's draft is as shown opposite.</p> <p>The fee to cancel a draft is shown opposite.</p>	<p>£10</p> <p>£10</p>
Cheque sent for collection or special presentation	<p>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.</p> <p>The fee for this service for each cheque is shown opposite.</p>	£10
Cheque or paper lodgements	<p>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.</p> <p>The fee for each item we return is shown opposite.</p>	£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 (Maestro) in other countries	When you use your debit card abroad, you will pay the following fees. <ul style="list-style-type: none"> Making a purchase: Withdrawing cash from a cash machine: <p>We apply this fee by making an adjustment to the Northern Bank Card Exchange Rate.</p>	2.75% (of the value of the purchase) 2.75% (of the value of cash withdrawal)
Making cash withdrawals at a National Irish Bank cash machine using your Maestro card	Cash withdrawals from any National Irish Bank cash machine will be converted at the 'Northern Bank Exchange Rate' for the euro, and you will not have to pay commission on these cash withdrawals. You can find out the Northern Bank Exchange Rate for the euro by phoning us or calling into any of our branches.	

	Description	Fee
Dealing with deeds and other legal documents	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 or deal with them or other legal documents in some way.	
	<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 or deal with the deeds in some other way, we will charge you the fee shown opposite. 	£75
	<ul style="list-style-type: none"> Legal fee to release your mortgage deed or seal any other legal document. 	£50
Safe custody	If you would like to store items for safekeeping at the bank, the fee 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 	£10+ VAT £2.50+ VAT £25+ VAT (for each box)
	<ul style="list-style-type: none"> 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. 	£5 + 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	<p>Sending an electronic transfer If the amount of the transfer is £10,000 or under, and the person you are sending the transfer to holds their account with a UK bank with a Faster Payments Service (FPS) sort code, the payment can be sent immediately as an FPS payment. If the UK bank you are sending the transfer to does not have an FPS sort code, the transfer will be sent through Bacs. You can ask for a transfer at a branch, through 24 Hour Telephone Banking or through eBanking. The fee to make this type of payment through a branch is as shown opposite. There is no fee to make a Faster Payment or Bacs payment using our 24 Hour Telephone Banking or eBanking services.</p>	£5
	<p>If the transfer is in sterling and the person you are sending the transfer to holds their account with a UK bank, the payment can also be sent the same day through the CHAPS system. There is no upper limit on this type of transfer. The fee for a CHAPS payment is shown opposite.</p>	£24
	<p>Receiving an electronic transfer If someone else sends you an electronic payment, you will receive it in one of the ways set out below. The fees you will pay to receive the payment are shown opposite each.</p>	
	Faster Payment (in sterling) for under £10,000	Free
	Bacs payment	Free
	CHAPS (sterling) payment received from within the UK	£6

	Description	Fee
Closing your account early or withdrawing money from a fixed-term deposit (including Personal Fixed Term Deposits and Midas Investment Accounts)	If you have chosen a fixed-term deposit, you cannot make withdrawals during this term, except under special circumstances where you must apply to make a withdrawal or close the fixed-term deposit account early. In this case, you will have to pay an administration fee (shown opposite) and a funding cost may also apply (as set out in your terms and conditions).	£10
Closing your Charity Bond 1 year Fixed Term Deposit early	If you have chosen a Charity Bond 1 year Fixed Term Deposit, you cannot make withdrawals during this term. If you want to close the bond early you must give us three months' written notice, even if there are exceptional circumstances. We will consider your application. If we agree to you closing the bond early, you will have to pay the fee shown opposite.	The fee is 1% of the amount of the bond, no matter when it is closed.
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 fees for these messages are as follows. E-mail: Text message:	Free Free (although charges from your service provider may apply)

Please see our 'Fees and service charges explained - foreign payments' leaflet for information on fees and service charges relating to those services.

Section 3: Fees and service 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?	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	£11
MasterCard Platinum	Anyone over 18 that holds a Northern Prestige package	£18
MasterCard 24/7	Anyone over 18 that applies for a Northern 24/7 package (With a Northern 24/7 package the MasterCard 24/7 comes as standard)	Does not apply

The following fees and service 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 fee 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 previously sent you, the fee 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 fee for providing you with a copy of the voucher for a payment you have made with your credit card is shown opposite.	£5 for each voucher

	Description	Fee
Emergency cards	If your card is lost or stolen and you need us to send you an emergency replacement card, the fee for this service is shown opposite.	£20
Emergency cash	<p>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 fee for this service is shown opposite.</p> <p>We will treat this as a cash advance and the appropriate fees and service charges for a cash withdrawal will also apply.</p>	£20
Making payments by credit card in other countries	<p>When you use your credit card abroad, you will pay the following fees.</p> <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 fee by making an adjustment to the Northern Bank Card 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>

Section 4: 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.

Credit card late payment charge

If you have a Northern Bank credit card, 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 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 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 branch.

Section 5:

What happens if we make a change to a fee or service charge?

If we make a change to any of the fees or service charges in sections 1 and 2, we will tell you at least two months before the change comes into force. Any change will come into force at the end of the two-month notice period, unless you tell us that you object to the change on or before the date the change is due to take place. If you do object to the change, you have the right to end your agreement and close your account without being charged anything extra.

If we make a change to any of the fees, service charges or default charges in sections 3 and 4, we will tell you at least 30 days before the change comes into force.

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

Northern Bank Limited is a member of
Danske Bank Group.

Northern Bank is a trading name of Northern
Bank Limited and is authorised and regulated
by the Financial Services Authority.

Credit facilities other than regulated
mortgages are not regulated by the Financial
Services Authority.



This publication is also
available in Braille, in large
print, 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.