

WESLEYAN BANK

part of the HTB group

ACCOUNT TARIFFS

Charges that may apply to your account or loan.

If you have a personal account with [Wesleyan Bank](#), or you're paying off a personal loan with us, please make sure you're familiar with this list of potential charges.

General charges

If you don't have enough money in your account to cover a withdrawal, we may refuse to pay it and make the following charges:

Type of charge	Charge amount
Direct debits returned as unpaid due to insufficient funds	£10

Personal loan default fees

If you fail to make any of your monthly repayments on the date agreed, we will be entitled to charge you interest on the overdue amount on a daily basis from when we should have received the payment until we actually receive it.

This interest will be charged at the rate which applies to your agreement.

We will charge you for any reasonable costs or losses if you break your loan agreement. This includes a £10 charge on each occasion a direct debit request is not met by your bank, or if you fail to make, in full, any payment as soon as it is due for payment.

Charges for special services

Some services and requests carry a charge, payable each time you use the service:

Service	Charge amount
Stopped cheque (except for lost or stolen cheques)	£5
Copy of paid cheque	£5
Special presentation	£10
CHAPS (same day electronic funds transfer between banks)	£15
Bankers Drafts	£5 per cheque
Extra statements	£5

Under the Wesleyan Bank Account conditions, we may require you to pay us any charges you owe at any time.

However, we will give you at least 14 days' notice before we take any charge out of your account.

Please note, we may change these charges or add new ones at any time (or change the way you have to pay charges).