

# Clockwise Credit Union

safe savings & affordable loans

## Clockwise Current Account Fees & Charges

The following table lists the fees and charges which apply to each of the three available Clockwise Current Account plans.

	Basic	Pay as you go	Everyday
<b>Account Fees</b>			
Monthly Fee First charge is 15 days from account opening	£0.00	£2.00	£6.50
Collect cash from Post Office Subject to availability & limits	£1.50	£1.50	FREE
Deposit or Withdrawal Cash at a Clockwise Branch Subject to availability & limits	FREE		
Deposit or Withdrawal by Faster Payment Subject to availability & limits	FREE		
Direct Debits & Standing Orders Pay regular bills from your account	FREE		
CHAPS Payment Subject to availability & limits	£15.00		
International Transfer Subject to availability & limits	Priced on request		
<b>Overdraft Fees</b>			
Overdrafts are available subject to application, individual status, terms & conditions			
Interest Rate	Not Available	42.6% representative APR	
<b>Card Fees</b>			
Fees when using your Visa debit card. A Visa debit card is not available with the Basic account.			
Withdrawal at ATM in the UK*	Not Available	£0.75p	FREE
Balance enquiry at ATM in the UK* Check for free using our website or app.	Not Available	£0.10	FREE
Load Cash at PayPoint Maximum load of £249	Not Available	£0.50 + 2.5% of deposit amount	FREE

Additional Cards	Not Available	£10.00
Replacement of lost or damaged card	Not Available	1 <sup>st</sup> replacement free Additional are £10 each
Chargebacks Administration	Not Available	£20.00
Withdrawal at ATM in Europe*	Not Available	£1.00 + 1%
Worldwide Withdrawal at ATM (non-Europe or UK)*	Not Available	£1.50 + 1.5%
Balance enquiry at ATM outside of UK*	Not Available	£0.30
Card Purchase in Europe	Not Available	£0.50p + 1%
Card Purchase Worldwide (outside Europe & UK)	Not Available	£0.50p + 1.5%

\* Some ATM providers may charge an additional fee and should advise you before you confirm the transaction.

<h2>Limits</h2>	
<b>Card Limits</b>	
PayPoint Load	2 per day £249 total
ATM Cash Withdrawal	£300 per day
Daily Card spend limit	£10,000
<b>Account Limits</b>	
Minimum monthly deposit	£100
Maximum account balance	£10,000
Credits by Faster Payment	5 per day
Withdrawals by Faster Payment	5 per day
Pay at pump	Only available on request and subject to status