

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.

	Pay as you go	Value	Everyday
	Best for occasional use e.g. one or two cash withdrawals per month	Great value for day-to-day purchases with only occasional cash withdrawals	All features and best value for day-to-day use as your main account.
	Account Fees		
Monthly Fee First charge is 14 days from account opening	NONE	£4.50	£8.50
Card Delivery Charged before card is dispatched	£5.00	FREE	FREE
Virtual Card Available in the Clockwise app and website to make purchases online or over the telephone.	FREE	FREE	FREE
Collect cash from Post Office. Subject to availability & limits	£1.00	£0.75p	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		
Overdraft Fees Overdrafts are available subject to application, individual status, terms & conditions			
Free Buffer	Not Available	Not Available	£100 Interest Free
Arranged Overdraft (overdrawn amounts greater than any free buffer – subject to availability)	42.6% representative APR		

Card Fees

Fees when using your Visa debit card.

Withdrawal at ATM in the UK*	£1.50	£1	FREE
Card purchases in the UK Including in shops, online or over the telephone.	30p	FREE	FREE
Balance enquiry at ATM*	FREE	FREE	FREE
Replacement of lost or damaged card	1 st replacement free Then £5 per replacement card		
Withdrawal at ATM in Europe*	£1.00 + 1%		
Worldwide Withdrawal at ATM (non-Europe or UK)*	£1.50 + 1.5%		
Card Purchase in Europe	£0.50p + 1%		
Card Purchase Worldwide (outside Europe & UK)	£0.50p + 1.5%		
Chargebacks Administration Applies only to rejected requests.	£20.00		

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

Limits	
Card Limits	
ATM Cash Withdrawal	£250 per withdrawal / £1,000 maximum per day
Daily Card spend limit	15 transactions per day
Pay at pump	Not available
Account Limits	
Maximum account balance	£10,000
Credits by Faster Payment	5 per day
Withdrawals by Faster Payment	5 per day

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