



Powered by Clydesdale  
Bank & Yorkshire Bank

## B Current Account and linked Savings Account Tariff for personal customers

<b>B Current</b>				
<b>Credit Interest</b>				
	<b>Credit Interest Rates</b>			Credit interest is calculated on the cleared credit balance on a daily basis and credited to accounts on the last business day of each month.
	Gross* (% p.a.)	AER† (%)		
Balances up to £2,000	0.50	0.50		
Balances in excess of £2,000	0.00	0.00		
<b>Debit Interest &amp; Overdraft Fees</b>				
	<b>Debit Interest Rates</b>			Debit interest is calculated on the cleared debit balance on a daily basis and debited from accounts monthly in arrears.
	Per Month (%)	Per Annum (%)	EAR# (%)	
Arranged Overdraft	0.99	11.84	12.50	
Unarranged Overdraft	0.00	0.00	0.00	
Monthly Arranged Overdraft Fee			£6.00	This fee is payable once every calendar month if you have an Arranged Overdraft and you end any business day in Arranged Overdraft by more than the £25.00 Arranged Overdraft Buffer Amount (unless you're over that amount because of fees or interest that have been added by us) and you've gone over the Monthly Arranged Overdraft Fee Grace Period.
Monthly Arranged Overdraft Fee Grace Period			2 business days per calendar month	A grace period applies each calendar month you're in Arranged Overdraft by more than the buffer amount – you'll be given two business days each month to reduce your borrowing to below the buffer before being charged the Monthly Arranged Overdraft Fee. You won't be charged it if you've already been charged a Daily Unarranged Overdraft Fee that day.
Daily Unarranged Overdraft Fee			£6.00	This fee is payable each business day you end the day in Unarranged Overdraft by more than the £10.00 Unarranged Overdraft Buffer Amount (unless you're over that amount because of fees or interest that have been added by us) and you've gone over the Daily Unarranged Overdraft Fee Grace Period.
Daily Unarranged Overdraft Fee Grace Period			2 business days	The grace period gives you two business days to bring your Unarranged Overdraft to less than the buffer amount before the fee is charged. You qualify for another grace period when you reduce your Unarranged Overdraft to less than the buffer amount.
Refusing A Payment Due To Lack Of Funds Fee			£15 per payment	This fee will be charged when we refuse a payment from your account because there is not enough money in it (or it would take you past your Arranged Overdraft limit), and we refuse your request for an Unarranged Overdraft. We will not charge this fee if the value of the payment that is refused is £15.00 or less.

Continued overleaf

Fee Cap	£100.00 per calendar month	We have a Fee Cap of £100.00 per calendar month. This Fee Cap means that you'll never pay more than £100.00 per calendar month in Monthly Arranged Overdraft, Daily Unarranged Overdraft Fees and Refusing A Payment Due To Lack Of Funds Fees. The cap does not apply to debit interest which is charged at the rate shown in this Tariff.
Monthly cap on Unarranged Overdraft charges (also known as monthly maximum charge)	£100.00 per calendar month	We have a monthly cap on Unarranged Overdraft charges. This means you'll never pay more than the cap per month in Daily Unarranged Overdraft and/or Refusing A Payment Due To Lack Of Funds Fees. 1. Each current account will set a monthly maximum charge for: (a) going overdrawn when you do not have an Arranged Overdraft; or (b) going over/past your Arranged Overdraft limit (if you have one). 2. This cap covers any: (a) interest and fees for going over/past your Arranged Overdraft limit; (b) fees for each payment your bank allows despite lack of funds; and (c) fees for each payment your bank refuses due to lack of funds.
Notification of fees and debit interest	The amount of the Monthly Arranged Overdraft Fee, Daily Unarranged Overdraft Fee, Refusing A Payment Due To Lack Of Funds Fees and debit interest will be notified to you at the end of each calendar month, giving you at least 14 days notice before it is applied to your account.	

## B Instant Savings

### Credit Interest

	Credit Interest Rates		
	Gross* (% p.a.)	AER* (%)	
On all balances	1.00	1.00	Interest is calculated on the cleared credit balance on a daily basis and is applied in arrears on the last business day of each calendar quarter. You can only open a B Instant Savings account if you have a B Current account with us in the same name(s). The B Instant Savings account will remain open, provided the B Current account is maintained as described in the Terms and Conditions.

Applicable to all accounts detailed in this Tariff

### Charges for our Most Common Additional Services

Bankers Draft (up to & including £100,000)	£30.00 per draft
Cancelling A Cheque Fee	£10.00 per cheque
Duplicate Statement Fee (If you have opted out of receiving paper statements then no fee will be charged)	£5.00 per statement
<b>Receiving Money From Outside The UK</b>	
Paid to customer's account with this Bank. Up to £100 (or equivalent)	No Charge
Over £100 (or equivalent)	£7.00
Copies of confirmations/advices	£5.00 per item

Charges for other services are available on request.

Continued overleaf

## Debit Card Transactions

Fees		
Fee For Cash Withdrawal In Foreign Currency Outside The UK Fee For Cash Withdrawal In Pounds Outside the UK	3.75% of transaction value, Min £1.50	These fees apply if you use a card where the card transaction is made using an ATM, or is paid to a supplier based overseas, in any currency including sterling.  Where a Debit Card Payment In A Foreign Currency or Debit Card Payment In Pounds is refunded by a supplier based overseas, the purchase transaction amount will be credited back to the account based on the exchange rate on the day of refund. The fee charged for the original transaction will not be refunded. For any reversals of Debit Card Payments In A Foreign Currency or Debit Card Payments In Pounds to a supplier outside the UK received, the original fee will be refunded.
Fee For Debit Card Payment In A Foreign Currency Fee For Debit Card Payment In Pounds (In both of the above cases, this fee only applies where the payment is to a supplier based outside the UK)	2.75% of transaction value, Min £1.50	
Limits		
	Cash	Debit Card Payments In A Foreign Currency
B Debit Mastercard Online Contactless	£350 per day	£5,000 per day
B Debit Mastercard Online Non-Contactless	£350 per day	£5,000 per day
B Debit Mastercard Contactless	£500 per day	£10,000 per day

If you are unsure as to your debit card type (limits), please refer to your card carrier or branch.

Daily Cash Limits apply to withdrawals in the UK or abroad. Higher cash amounts may be available over a bank counter. International purchase limits apply if a card is used outside the UK.

Other limits may apply to certain types of transactions from time-to-time.

## If you are unable to repay any borrowing on your Current Account

These are the most common charges you may have to pay if you are unable to repay any borrowing on your Current Account.

Name of charge	What this charge is for	How much is this charge
Arrears letter fee	You may be charged an arrears letters fee. This covers the administrative cost of issuing letters if you are unable to repay an Unarranged Overdraft.	£20
Other fees	Should we need to instruct Solicitors or other agents to act on our behalf in connection with recovering any money you owe us we may charge you a fee to cover their costs.	We will advise you of any charges before we instruct Solicitors or agents. These charges may vary.

## Cut Off Times for Outward Payments

Payment Type	Payment Service			
	Branch	Internet Banking	Mobile Banking	Telephone Banking
Internal Transfer**	16:00***	23:59	23:59	23:59
Immediate / Same Day Payment (including Bill Payments)	This payment type is not available using the Branch.	23:59	23:59****	23:59
Future Dated Payments or Transfers	This payment type is not available using the Branch.	23:59 on previous business day	23:59 on previous business day	23:59 on previous business day
CHAPS	16:00***	This payment type is not available using Internet Banking.	This payment type is not available using Mobile Banking.	This payment type is not available using Telephone Banking.
Sending Money Outside The UK	11:00	This payment type is not available using Internet Banking.	This payment type is not available using Mobile Banking.	This payment type is not available using Telephone Banking.

\*\* An internal transfer can be between linked accounts and transfers to other accounts or customers within each separate brand i.e. Clydesdale transfers and Yorkshire transfers

\*\*\* This cut off time may change dependent on when your local branch closes

\*\*\*\* Mobile Banking payment types and services are currently available on all our Brand Apps (B, Clydesdale and Yorkshire). It is possible to set up biller on each App and make an immediate payment via Faster Payment Service

Not all payment types and payment services are available on all products. Future Dated Payments or Transfers are not applicable to the B Instant Savings product.

Continued overleaf

## Important Information

### Interest Rate Definitions

\* **Gross Rate** – Gross rate interest is the interest payable without taking account of any tax payable.

If you earn interest over your Personal Savings Allowance you will be required to pay any tax due yourself directly to HM Revenue and Customs.

If you would like to read more about your Personal Savings Allowance, please visit the Government website [www.gov.uk](http://www.gov.uk).

† **AER (Annual Equivalent Rate)** – The Annual Equivalent Rate illustrates what the interest rate would be if interest was paid and compounded once each year.

# **EAR (Effective Annual Rate)** – The Effective Annual Rate is used to express the cost of borrowing on current accounts. The EAR takes account of the rate of interest charged, the frequency it is levied to accounts and compounding of interest. It does not include overdraft fees and is variable.

Rates of interest are subject to variation but are correct as at 31st August 2018. You can find out about our current interest rates:

- on notices in branches
- by phoning our helpline on 0800 121 7365\*\*
- on our website [www.youandb.co.uk](http://www.youandb.co.uk)

\*\* Calls to telephone numbers may be recorded or monitored for security or training purposes. Further information can be found in our Fair Processing Notice at [www.youandb.co.uk/privacy](http://www.youandb.co.uk/privacy)

All of the up to date information about how your personal data will be gathered, created, shared and looked after can be found in the Fair Processing Notice at [www.youandb.co.uk/privacy](http://www.youandb.co.uk/privacy)

Where we need your consent to use personal information we will highlight this to you in the application process and ask for your consent separately.

The newspapers we usually use to notify interest rate changes are: The Daily Mail, The Daily Record and The Yorkshire Post. Changes to account interest rates and fees will be notified in accordance with the Terms and Conditions.

This Tariff details the most common charges associated with B current accounts and linked savings accounts. Details of charges for any additional services will be given before the additional service is provided.

For full details of accounts available from the team at B, Clydesdale Bank and Yorkshire Bank, or to obtain a copy of the Terms & Conditions, please call the team at B on 0800 121 7365\*\*. You can call from overseas on +44 141 221 7300\*\* (standard international rates will apply). You can also find these documents online at: [www.youandb.co.uk](http://www.youandb.co.uk), [www.cbonline.co.uk](http://www.cbonline.co.uk) or [www.ybonline.co.uk](http://www.ybonline.co.uk).

Alternatively you can contact your local branch for further details.

### Important information about compensation arrangements

Details on the protection of eligible deposits and deposits excluded from the scheme can be found on the FSCS website at [www.FSCS.org.uk](http://www.FSCS.org.uk).

**This document is available in large print, Braille and audio.  
Please speak to a member of staff for details.**

B products and services are provided by Clydesdale Bank and Yorkshire Bank. Yorkshire Bank is a trading name of Clydesdale Bank PLC which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. (Financial Services Register No. 121873). Clydesdale Bank PLC Registered in Scotland (No. SC001111). Registered Office: 30 St. Vincent Place, Glasgow G1 2HL.

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