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

| <b>B Current</b>                           |                                    |               |          |   |
|--|------------------------------------|---------------|----------|---|
| No monthly maintenance fee applies.        |                                    |               |          |   |
| <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                      | 0.25                               | 0.25          |          |   |
| 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# (%) |   |
| Planned Borrowing                          | 0.99                               | 11.84         | 12.50    |   |
| Unplanned Borrowing                        | 0.00                               | 0.00          | 0.00     |   |
| Monthly Planned Usage Fee                  | £6.00                              |               |          | This fee is payable once every calendar month if you end any business day in Planned Borrowing by more than the £25.00 Planned Borrowing 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 Planned Usage Fee Grace Period.                             |
| Monthly Planned Usage Fee Grace Period     | 2 business days per calendar month |               |          | A grace period applies each calendar month you're overdrawn 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 Planned Usage Fee. You won't be charged it if you've already been charged a Daily Unplanned Borrowing Fee that day. |
| Daily Unplanned Borrowing Fee              | £6.00                              |               |          | This fee is payable each business day you end the day in Unplanned Borrowing by more than the £10.00 Unplanned Borrowing 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 Unplanned Borrowing Fee Grace Period.   |

Continued overleaf

|  |   |  |
|--|---|--|
| Daily Unplanned Borrowing Fee Grace Period | 2 business days   | The grace period gives you two business days to bring your Unplanned Borrowing to less than the buffer amount before the fee is charged. You qualify for another grace period when you reduce your Unplanned Borrowing to less than the buffer amount.   |
| Returned Item Fee                          | £15 per item  | This fee is charged when there is not enough money in your account or agreed overdraft to make a payment and we refuse the request. We will not charge the Returned Item Fee if the value of the unpaid item is £15.00 or less. This is the Returned Item Fee Buffer Amount.                           |
| 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 Planned Usage, Daily Unplanned Borrowing and Returned Item Fees. The cap does not apply to debit interest which is charged at the rate shown in this Tariff. |
| Notification of fees and debit interest    | The amount of the Monthly Maintenance Fee, Monthly Planned Usage Fee, Daily Unplanned Borrowing Fee, Returned Items 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 | 0.75                  | 0.75     | 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  |
| Stopped Cheque  | £10.00 per cheque |
| <b>Inward Foreign Payments</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                                      |                                       |   |
|---|---------------------------------------|---|
| Foreign Cash Fee                          | 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 supplier based overseas in any currency including sterling. |
| Foreign Purchase Fee                      | 2.75% of transaction value, Min £1.50 |   |
| Limits                                    |                                       |   |
|   | Cash                                  | International Purchases   |
| 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 unplanned borrowing.                           | £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. |

## Important Information

### Interest Rate Definitions

\* **Gross Rate** – Gross rate interest is the interest payable without taking account of any tax payable. From 6th April 2016 we will no longer deduct tax from the interest earned on your savings, following the introduction of a Personal Savings Allowance.

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 1st December 2016. 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.

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.**



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