Hampden Bank

Fee Information Document

Name of the account provider: Hampden Bank

Account name: Personal Current Account (pounds)

Date: 21st April 2025

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account which are not listed here. Full information is available in our Interest and Charges Tariff available at www.hampdenbank.com
- A glossary of the terms used in this document is available free of charge.

Service	Fee	
General account services		
Maintaining the account		No fee
Payments (excluding cards)		
Direct Debit		£0.30
Standing Order		£1.50
Sending money within the UK	Faster Payment (pounds)	£1.50
	CHAPS (pounds)	£25.00
	SWIFT payment (any currency)	£35.00
	SWIFT intermediary fee	£8.50
	SWIFT intermediary fee (Intermediary banks may deduct charges from the payment. If the full amount of the payment is required to be paid to the beneficiary, we will debit your account with any intermediary fees)	£12.50
	Cheque with payee narrative (pounds)	£2.00
	Cheque without payee narrative (pounds)	£1.50
Sending money outside the UK	SWIFT payment (any currency)	£35.00
	SWIFT intermediary fee	£8.50
	SWIFT intermediary fee (Intermediary banks may deduct charges from the payment. If the full amount of the payment is required to be paid to the beneficiary, we will debit your account with any intermediary fees)	£12.50
Receiving money within the UK	Faster Payment (pounds)	£0.30
	CHAPS (pounds)	£0.30
	Credit clearing	£0.30
	Sterling cheque	£1.50
Receiving money from outside the UK	SWIFT payment (any currency)	No fee
	Foreign cheque collection (any currency)	£50.00

Cards and cash		
Cash withdrawal in pounds in the UK	ATM cash withdrawal	£0.30
	Cash withdrawal at Hampden Bank	£1.50
Cash withdrawal in foreign currency outside the UK	minimum fee £1.00, maximum £15.00	2.75%
Debit Card payment in pounds		£0.30
Debit Card payment in a foreign currency	minimum fee £1.00, maximum £15.00	2.75%
Overdrafts and related services		
Arranged overdraft	Agreed overdraft facilities are individually negotiated and quoted as a margin above the Bank of England Base Rate. An arrangement fee is normally payable for establishing an overdraft facility	Up to 1%
Unarranged overdraft	If you do not have an arranged overdraft facility, interest is charged at this margin above Bank of England Base Rate. If you exceed your arranged overdraft facility, interest will continue to be charged at your agreed interest rate.	6%
Refusing a payment due to lack of funds		£25.00
Allowing a payment despite lack of funds		No fee
Other services		
Inward unpaid cheque		£15.00
Cancelling a cheque		No fee

Hampden & Co plc (trading as Hampden Bank). Registered office at 20/21 Charlotte Square, Edinburgh EH2 4DF. Registered in Scotland No SC386922.
Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.