

# Our business account charges



Charges listed are for the day-to-day services on our main business products, unless otherwise agreed with us. Interest rates are excluded. For more information just speak to a member of staff. Correct as at 2 May 2020.

Our Business Current Account and Foundation Account have no monthly charge on our Standard Tariff.

Transaction type	Standard Tariff
Automated Payments (in or out): Direct Debits, Standing Orders, Automated Debits, Automated Credits, Direct Payments (3rd Party), Telephone, Internet and Branch Faster Payments	£0.35 per item
Cash Payments (in or out): Cash Paid In at Branches, Cash Paid In at Branch Cash & Deposit Machine, Cash Paid In using Business Quick Deposit Service, Cash Out at Branches, Cash Exchanged	£0.70 per £100
Manual Payments (in or out): Cheques and Other Debits, Manual Credits, Cheques Paid In at Branches	£0.70 per item

Other services	Charge
Copy Statements	£5 per request
Business Audit Certificates	From £27.50 + VAT
Bankers Opinion	£7.24 + VAT
Credits Opened	£12 to set up

Other services	Charge
CHAPS	£21 within NatWest; £23 to another bank
BACS files referred; BACS usage; BACS files processed	£45 per file; 18p per item; £5.25 per file
Special Presentations	£15 per Cheque
Banker's Sterling Draft	£12 per Draft

Debit Cards	Charge
Foreign currency withdrawal (UK cash machines)	2.75% Non-Sterling Transaction Fee
Cash withdrawals or buying currency/travellers cheques outside the UK	
Purchases made anywhere in a foreign currency	

Loans and Overdrafts	Arrangement Fee	Early Repayment Fee
Small Business Loan	£0	£0
Fixed Rate Loan	£0 (1% refinance fee. Separate fees apply to Real Estate Finance)	£0
Variable Rate Loan	£0 (1% refinance fee. Separate fees apply to Real Estate Finance)	£0
Commercial Mortgage	£0 (1% refinance fee. Separate fees apply to Real Estate Finance)	
Overdraft	£0 – £500 Limit	£50
	£501 – £1500 Limit	£100
	£1501 + Limit	1 Month Agreement: 0.25% (Min. £150) 2 Month Agreement: 0.50% (Min. £150) 3 – 6 Month Agreement: 0.60% (Min. £150) 6 + Month Agreement: Maximum 1.5% of facility (Min. £150)
Paid Referral	£20 (capped at £100 per month or £300 per quarter)	
Unpaid Item	£12 (capped at £60 per month or £180 per quarter)	
Unarranged borrowing rate currently 15% per annum. Charged if your account goes overdrawn without our agreement or goes over the arranged limit		

Business Credit Card	Charge
Cash Fee	3% (£3 min)
Annual card fee / Additional cards	£30
Non-Sterling Transaction Fee	2.95%
Ancillary services	£1 per sheet (max £40)
Returned payment / Credit limit exceeded / Default Charge	£12

International Payments	Charge via Branch	Charge via Online	Charge via Bankline
Outward Payments	International Transfer (Euro)	£23	£15
	Standard International Transfer (Euro)	N/A	N/A
	Currency Account Transfer (Euro)	£0	£0
	SEPA Credit Transfer (Euro)	£0	£0
Currency Cheques	International Transfer (Non-Euro)	£30	£15
	Standard International Transfer (Non-Euro)	N/A	N/A
	Currency Account Transfer (Non-Euro)	£12	£0
	Foreign Currency Cheque (Non-Euro)	N/A	N/A
SEPA Direct Debit Claims	Cheque drawn in Euro payable on NatWest Any other currency cheque		No charge No charge
			No charge No charge
SEPA Direct Debit Claims		£0.35 per item or same as Service Charge fees	
		£0.35 per item or same as Service Charge fees	

International Payments	Charge via Branch, Online & Bankline
Inward Payments	Non-Euro below £101
	Non-Euro £101 and over
	Euro
Foreign cheques/Drafts paid in (Payments made by Negotiation or Collection)	£100 and under
	£100.01 - £5,000
	£5,000.01 - £20,000
	Above £20,000
<b>Collecting SEPA Direct Debit from the Single European Payments Area</b>	
Creditor ID	No charge
Bankline SEPA Direct Debit Module	£1,000
SEPA Direct Debit Collection	£0.18 per item
SEPA Direct Debit files processed	£5 per XML file
R-Messages (appears as Refund or Rejection on your statement)	£5 per item