



**Name of the account provider: Barclays**

**Account name: Flexible**

**Date: March 2020**

- 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 Barclays tariff for personal customers – Our bank charges explained which can be found at [barclays.co.uk/rca](http://barclays.co.uk/rca).
- A glossary of the terms used in this document is available free of charge.

Service	Fee
<b>General account services</b>	
<b>Maintaining the account</b>	
Monthly account fee	No fee
<b>Payments (excluding cards)</b>	
<b>Direct Debit</b>	No fee
<b>Standing Order</b>	No fee
<b>Sending money within the UK*</b>	
Faster Payments Service	No fee
CHAPS Payments	Online banking No fee Branch or telephone banking £25
Cancelling a CHAPS payment	£20
*If you send money in a foreign currency within the UK, the fees are as shown below for Sending money outside the UK	
<b>Sending money outside the UK</b>	
SEPA Direct Debits – euro only	No fee
Barclays International Payments**	Branch or telephone banking £25 The Barclays app or online banking No fee
SEPA Credit Transfer	Branch or telephone banking No fee Online banking No fee
**Overseas Delivery Charges may also apply – more information available at <a href="http://www.barclays.co.uk/ways-to-bank/international-payments/#az">www.barclays.co.uk/ways-to-bank/international-payments/#az</a>	
USD Cover charge	£3
IBAN enrichment	£7
Amendment or Cancellation of Payment fee	£20
<b>Receiving money from outside the UK</b>	
Receiving SEPA Credit Transfer or a euro payment from the EEA	No fee
Receiving an international payment under £100 or equivalent	No fee
Receiving an international payment over £100 or equivalent	£6

<b>Cards and cash</b>		
<b>Cash withdrawal in pounds (£) in the UK</b>		No fee
<b>Debit card payment in pounds (£)</b>		No fee
<b>Debit card payment in a foreign currency</b>		
Non-Sterling Transaction fee		2.75% per transaction
<b>Cash withdrawal in foreign currency outside the UK</b>		
Non-Sterling Transaction fee		2.75% per transaction
<b>Overdrafts and related services</b>		
<b>Arranged overdraft</b>		
Overdraft interest charges (annual rate of interest)	Within £15 Buffer Over £15	No interest 35.0% (variable)
<b>Unarranged overdraft</b>		Service not available
<b>Allowing a payment despite lack of funds</b>		No fee
<b>Refusing a payment due to lack of funds</b>		No fee
<b>Other services</b>		
Blue Rewards	Per month	£4
	<b>Total annual fee</b>	<b>£48</b>
Replacement or additional PINsentry card reader		£6
Banker's draft		£15
<b>Cancelling a cheque</b>		
Stopped Cheque		£12.50

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