

Schedule of banking charges

CHARGES AS AT 1 JUNE 2010

All payments in and out of your Account are subject to the minimum and maximum transaction amounts as specified in our Terms and Conditions. Charges are levied in accordance with our Terms and Conditions and may be varied without notice.

1. Payments into your Account:	Sterling	Euro	US Dollar
Money paid in by BACS direct transfer	Free	Not available	Not available
Money paid in by CHAPS direct transfer	Free	Not available	Not available
Money paid in by SWIFT direct transfer	Free	Free	Free
Money paid in by Cheque (cheques in foreign currency or in sterling from abroad - ie outside the Sterling Area cannot be paid in)	Free	Not available	Not available
Money paid in by Cash	Free	Not available	Not available

2. Withdrawals from your Account:	Sterling	Euro	US Dollar
Money withdrawn by BACS direct transfer	Free	Not available	Not available
Money withdrawn by CHAPS direct transfer	£30	Not available	Not available
Money withdrawn by SWIFT direct transfer	£30	€45	\$60
Money withdrawn by Cheque	Free	Not available	Not available
Money withdrawn in Cash	Free	Not available	Not available

3. Other Service Charges	Sterling	Euro	US Dollar
Cheque returned unpaid	£40	Not available	Not available
Audit Confirmation per Account	£35	€52.50	\$70
Replacement copy Statement	£5 per page	€7.50	\$10
Written details of interest paid	£25 per item	€37.50	\$50
Registered Post	£10 + postage	€15 + postage	\$20 + postage
Special Interest Capitalisation Facility ("Bed and Breakfast an Account")	£50	€75	\$100
	+ 1 day's interest		
Document Translations	Appropriate translators charge		
Special Activities	£25 per hour / €50 per hour for manager activity		

Charges made by the Company will normally be deducted from the balance of your Account except where the transaction effects closure of the Account. In this case the charge will be deducted from the closing balance prior to repayment. Where charges have been deducted by third parties (e.g. banks involved in the remittance of funds to your Account) the sum received by the Company will be net of these charges and the Company will not be liable for the reimbursement of the charges.

Note: Other banks and /or agents may levy charges on transactions. Alliance & Leicester International Limited cannot influence and is not liable for any such charges, which are for the customer's account.

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Alliance & Leicester International is now part of the Santander Group, which has more than 150 years' experience in banking, and more branches worldwide than any other international bank.