

**INVESTMENT ACCOUNT SERVICE CHARGES**  
**(effective from 1 September 2007)**

A change which abolishes a charge, or reduced the amount of an existing charge, may be introduced with immediate effect and without notice.

A table of the Society's current charges is shown below.

<b>Copy Cheques</b> Copies of cheques made out by the Society in connection with a withdrawal from your account.	£15
<b>Copy Statements</b> An annual statement is available upon request free of charge. A charge is made for duplicate copies.	£5
<b>Tax Deduction Certificate S352</b> An annual for S352 is available upon request free of charge. A charge is made for duplicate copies.	£5
<b>Telegraphic Transfers (CHAPS)</b> An electronic transfer of funds to another institution from a savings account.	£25
<b>Direct Debits</b> When a Direct Debit has been paid, credited to an account and subsequently recalled by the Bank.	£15
<b>Personal Cheques</b> A charge will be made for each cheque/personal cheque returned unpaid*.	£15
<b>Investment References</b> Providing historic/current data at the request of the member or his/her professional adviser.	£20
<b>Lost Pass Books</b> Issue of a replacement pass book.	£5
<b>Stopped Cheques</b> If you wish to stop a cheque drawn on your account due to its being lost, stolen or destroyed. A replacement cheque will be issued made payable to the original payee.	£5
<b>Data Protection Act – effective 01 September 2002</b> - a charge will be made for access to data by a member under the Data Protection Act	£10

(\* this charge may be negotiable)