

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.

Name of charge	What the charge is for	Cost
Copy Cheques	Copies of cheques made out by the Society in connection with a withdrawal from your account.	£15
Copy Statements	An annual statement is available upon request free of charge. A charge is made for duplicate copies.	£7
Interest Certificate	An annual interest certificate is available upon request free of charge. A charge is made for duplicate copies.	£7
Telegraphic Transfers (CHAPS)	An electronic transfer of funds to another institution from a savings account. Fully tracked service, if requested before 2.30pm the funds will be in the receiving bank by close of business the same day. Only processed Mon – Fri, any requests received after 2.30pm or on a Saturday may be processed the next working day. Please note the receiving bank sort code must permit a CHAPS receipt otherwise the funds will be returned.	£25
Faster Payment	An electronic transfer of funds up to a maximum of £10,000.00 to another institution from a savings account. This is a non trackable service and funds can take up to 24 hours to reach the receiving bank. Only processed Mon – Fri, any requests received after 2.30pm or on a Saturday may be processed the next working day. 1 faster payment transfer between £500 & £10,000 per customer per day will be permitted free of charge. Please note the receiving bank sort code must permit a Faster Payment receipt otherwise the funds will be returned.	£10 for transfer values of £499.99 and below
Direct Debits	When a Direct Debit has been paid, credited to an account and subsequently recalled by the Bank.	£15
Personal Cheques	A charge will be made for each cheque/personal cheque returned unpaid*	£15
Investment References	Providing historic/current data at the request of the member or his/her professional adviser.	£25
Lost Pass Books	Issue of a replacement pass book.	£10
Stopped Cheques	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.	£10