

# Current Account Tariff for personal customers

Yorkshire Bank current accounts and linked savings accounts.

Signature Current Account Credit Terms					
	Credit Interest Rates		Credit interest is calculated on the cleared credit balance on a daily basis and credited to accounts on the last business day of each month.		
	Gross* (% p.a.)	AER† (%)			
On all balances	0.00	0.00			
Signature Current Account Overdraft Terms					
	Debit Interest Rates			Fees	Debit interest is calculated on the cleared debit balance on a daily basis and debited to accounts monthly in arrears.
	Per Month (%)	Per Annum (%)	EAR# (%)		
Planned Borrowing	0.99	11.84	12.50		
Unplanned Borrowing	0.00	0.00	0.00		
Monthly Planned Usage Fee				£6.00	This fee will be charged once every calendar month if you <b>end</b> any business day overdrawn by more than the £25.00 Planned Borrowing Buffer Amount (unless that position was created by us adding fees or interest).
Daily Unplanned Borrowing Fee				£6.00	This fee will be charged for each business day that you <b>end</b> the day in unplanned borrowing by more than the £10.00 Unplanned Borrowing Buffer Amount (unless that position was created by us adding fees or interest).
Returned Item Fee				£15.00 per item	This fee will be charged when there is not enough money in your account or agreed overdraft to make a payment and we refuse the request. We will not charge the Returned Item Fee if the value of the unpaid item is £15.00 or less. This is the Returned Item Fee Buffer Amount.
Fee Cap				£100.00 per calendar month	We have a Fee Cap of £100.00 per calendar month. This Fee Cap means that you'll never pay more than £100.00 per calendar month in Monthly Planned Usage, Daily Unplanned Borrowing and Returned Item Fees. The cap does not apply to debit interest which is charged at the rate shown in this Tariff.
Signature Current Account Maintenance Fee				£13.50	The monthly maintenance fee applies to this account whether the account is in credit or overdrawn.
Notification of fees and debit interest				The amount of the Monthly Planned Usage Fee, Daily Unplanned Borrowing Fee, Returned Item Fees, monthly maintenance fee and debit interest will be notified to you at the end of each calendar month, giving you at least 14 days notice before it is applied to your account.	

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**Signature Savings Account Credit Terms - Current Rates until 30th November 2016**

	Credit Interest Rates		
	Gross* (% p.a.)	AER† (%)	
£100,000 and over	0.75	0.75	<p>You may only open a Signature Savings Account if you have a Signature Current Account with us in the same name(s). The Signature Savings Account will remain open, provided the Signature Current Account is maintained as described in the Terms and Conditions.</p> <p>Interest is calculated on the cleared credit balance on a daily basis and is applied in arrears on the last business day of each calendar quarter.</p>
£50,000 – £99,999	0.55	0.55	
£25,000 – £49,999	0.35	0.35	
£0 – £24,999	0.25	0.25	

**Signature Savings Account Credit - Rates from 1st December 2016**

	Credit Interest Rates		
	Gross* (% p.a.)	AER† (%)	
£100,000 and over	0.25	0.25	<p>You may only open a Signature Savings Account if you have a Signature Current Account with us in the same name(s). The Signature Savings Account will remain open, provided the Signature Current Account is maintained as described in the Terms and Conditions.</p> <p>Interest is calculated on the cleared credit balance on a daily basis and is applied in arrears on the last business day of each calendar quarter.</p>
£50,000 – £99,999	0.15	0.15	
£25,000 – £49,999	0.05	0.05	
£0 – £24,999	0.05	0.05	

**Current Account Plus Credit Terms**

	Credit Interest Rates		
	Gross* (% p.a.)	AER† (%)	
On all balances	0.00	0.00	Credit interest is calculated on the cleared credit balance on a daily basis and credited to accounts on the last business day of each month.

**Current Account Plus Overdraft Terms**

	Debit Interest Rates			Fees	
	Per Month (%)	Per Annum (%)	EAR# (%)		
Planned Borrowing	1.45	17.39	18.85		Debit interest is calculated on the cleared debit balance on a daily basis and debited to accounts monthly in arrears.
Unplanned Borrowing	0.00	0.00	0.00		
Monthly Planned Usage Fee				£6.00	This fee will be charged once every calendar month if you <b>end</b> any business day overdrawn by more than the £25.00 Planned Borrowing Buffer Amount (unless that position was created by us adding fees or interest).
Daily Unplanned Borrowing Fee				£6.00	This fee will be charged for each business day that you <b>end</b> the day in unplanned borrowing by more than the £10.00 Unplanned Borrowing Buffer Amount (unless that position was created by us adding fees or interest).
Returned Item Fee				£15.00 per item	This fee will be charged when there is not enough money in your account or agreed overdraft to make a payment and we refuse the request. We will not charge the Returned Item Fee if the value of the unpaid item is £15.00 or less. This is the Returned Item Fee Buffer Amount.
Fee Cap				£100.00 per calendar month	We have a Fee Cap of £100.00 per calendar month. This Fee Cap means that you'll never pay more than £100.00 per calendar month in Monthly Planned Usage, Daily Unplanned Borrowing and Returned Item Fees. The cap does not apply to debit interest which is charged at the rate shown in this Tariff.
Notification of fees and debit interest					The amount of the Monthly Planned Usage Fee, Daily Unplanned Borrowing Fee, Returned Item Fees and debit interest will be notified to you at the end of each calendar month, giving you at least 14 days notice before it is applied to your account.

Continued overleaf...

**Current Account Direct Credit Terms - No longer on sale - Current Rates until 30th November 2016**

	Credit Interest Rates		Credit interest is calculated on the cleared credit balance on a daily basis and credited to accounts on the last business day of each month.
	Gross* (% p.a.)	AER† (%)	
Balances up to £3,000	1.98	2.00	Current Account Direct is only available to customers who meet the product's qualifying criteria, which include a requirement to pay in a minimum amount of £1,000 into your Account each month. This amount excludes internal transfers from any other Account you hold with us.
Balances in excess of £3,000	0.00	0.00	

**Current Account Direct Credit Terms - No longer on sale - Rates from 1st December 2016**

	Credit Interest Rates		Credit interest is calculated on the cleared credit balance on a daily basis and credited to accounts on the last business day of each month.
	Gross* (% p.a.)	AER† (%)	
Balances up to £3,000	1.49	1.50	Current Account Direct is only available to customers who meet the product's qualifying criteria, which include a requirement to pay in a minimum amount of £1,000 into your Account each month. This amount excludes internal transfers from any other account you hold with us.
Balances in excess of £3,000	0.00	0.00	

**Current Account Direct Overdraft Terms - No longer on sale**

	Debit Interest Rates			Fees	Debit interest is calculated on the cleared debit balance on a daily basis and debited to accounts monthly in arrears.
	Per Month (%)	Per Annum (%)	EAR# (%)		
Planned Borrowing	0.79	9.48	9.90		
Unplanned Borrowing	0.00	0.00	0.00		
Monthly Planned Usage Fee				£6.00	This fee will be charged once every calendar month if you <b>end</b> any business day overdrawn by more than the £25.00 Planned Borrowing Buffer Amount (unless that position was created by us adding fees or interest).
Daily Unplanned Borrowing Fee				£6.00	This fee will be charged for each business day that you <b>end</b> the day in unplanned borrowing by more than the £10.00 Unplanned Borrowing Buffer Amount (unless that position was created by us adding fees or interest).
Returned Item Fee.				£15.00 per item	This fee will be charged when there is not enough money in your account or agreed overdraft to make a payment and we refuse the request. We will not charge the Returned Item Fee if the value of the unpaid item is £15.00 or less. This is the Returned Item Fee Buffer Amount.
Fee Cap				£100.00 per calendar month	We have a monthly Fee Cap of £100.00 per calendar month. This Fee Cap means that you'll never pay more than £100.00 per calendar month in Monthly Planned Usage, Daily Unplanned Borrowing and Returned Item Fees. The cap does not apply to debit interest which is charged at the rate shown in this Tariff.
Notification of fees and debit interest					The amount of the Monthly Planned Usage Fee, Daily Unplanned Borrowing Fee, Returned Item Fees and debit interest will be notified to you at the end of each calendar month, giving you at least 14 days notice before it is applied to your account.

**Savings Account Plus Credit Terms - Current Rates until 30th November 2016**

	Credit Interest Rates		You may only open a Savings Account Plus if you have a Current Account Plus, Current Account Direct or Current Account Control with us in the same name(s). The Savings Account Plus will remain open, provided the Current Account Plus, Current Account Direct or Current Account Control is maintained as described in the Terms and Conditions.
	Gross* (% p.a.)	AER† (%)	
On all balances:	0.10	0.10	Interest is calculated on the cleared credit balance on a daily basis and is applied in arrears on the last business day of each calendar quarter.

**Savings Account Plus Credit Terms - Rates from 1st December 2016**

	Credit Interest Rates		You may only open a Savings Account Plus if you have a Current Account Plus, Current Account Direct or Current Account Control with us in the same name(s). The Savings Account Plus will remain open, provided the Current Account Plus, Current Account Direct or Current Account Control is maintained as described in the Terms and Conditions.
	Gross* (% p.a.)	AER† (%)	
£1 and over	0.01	0.01	Interest is calculated on the cleared credit balance on a daily basis and is applied in arrears on the last business day of each calendar quarter.

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**Savings Account Plus – Offset Credit Terms - Current Rates until 30th November 2016**

	Credit Interest Rates		
	Gross* (% p.a.)	AER† (%)	
On all balances	0.10	0.10	<p>Please note, Savings Account Plus – Offset is no longer on sale.</p> <p>Minimum deposit required to open and maintain this account is £1.</p> <p>Credit interest is calculated on a daily basis in accordance with the Terms and Conditions of the account and credited to accounts on the last business day of each calendar quarter; subject to the conditions relating to Offsetting as described in the Terms and Conditions of the Savings Account Plus – Offset.</p> <p>For details of charges relating to your Offset Mortgage, please refer to the Mortgage Tariff which is available from your branch.</p>

**Savings Account Plus – Offset Credit Terms - Rates from 1st December 2016**

	Credit Interest Rates		
	Gross* (% p.a.)	AER† (%)	
£1 and over	0.01	0.01	<p>Please note, Savings Account Plus – Offset is no longer on sale.</p> <p>Minimum deposit required to open and maintain this account is £1.</p> <p>Credit interest is calculated on a daily basis in accordance with the Terms and Conditions of the account and credited to accounts on the last business day of each calendar quarter; subject to the conditions relating to Offsetting as described in the Terms and Conditions of the Savings Account Plus – Offset.</p> <p>For details of charges relating to your Offset Mortgage, please refer to the Mortgage Tariff which is available from your branch.</p>

**Current Account Control Credit Terms**

	Credit Interest Rates		
	Gross* (% p.a.)	AER† (%)	
On all balances	0.00	0.00	Credit interest is calculated on the cleared credit balance on a daily basis and credited to accounts on the last business day of each month.

**Current Account Control Overdraft Terms**

	Debit Interest Rates			Fees	
	Per Month (%)	Per Annum (%)	EAR# (%)		
Planned Borrowing	1.45	17.39	18.85		Debit interest is calculated on the cleared debit balance on a daily basis and debited to accounts monthly in arrears.
Unplanned Borrowing	0.00	0.00	0.00		
Monthly Planned Usage Fee				£6.00	This fee will be charged once every calendar month if you <b>end</b> any business day overdrawn by more than the £25.00 Planned Borrowing Buffer Amount (unless that position was created by us adding fees or interest).
Current Account Control Maintenance Fee				£7.50	The monthly maintenance fee applies to this account whether the account is in credit or overdrawn.
Notification of fees and debit interest					The amount of the Monthly Planned Usage Fee, monthly maintenance fee and debit interest will be notified to you at the end of each calendar month, giving you at least 14 days notice before it is applied to your account.

**Student Account Credit Terms - No longer on sale**

	Credit Interest Rates		
	Gross* (% p.a.)	AER† (%)	
On all balances	0.00	0.00	Credit interest is calculated on the cleared credit balance on a daily basis and credited to accounts on the last business day of each month.

**Student Account Overdraft Terms - No longer on sale**

	Debit Interest Rates			Fees	
	Per Month (%)	Per Annum (%)	EAR# (%)		
Planned Borrowing	0.60	7.24	7.49		Debit interest is calculated on the cleared debit balance on a daily basis and debited to accounts monthly in arrears.
Returned Item Fee				£15.00 per item	
Fee Cap				£60.00 per calendar month	We have a monthly Fee Cap of £60.00 per calendar month. This Fee Cap means that you'll never pay more than £60.00 per calendar month in Returned Item Fees. The cap does not apply to debit interest which is charged at the rate shown in this Tariff.
Notification of fees and debit interest					The amount of the Returned Item Fees and debit interest will be notified to you at the end of each calendar month giving you at least 14 days notice before it is applied to your account.

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#### Readycash Account Credit Terms

This account offers no credit interest

#### Readycash Account Overdraft Terms

Usually, there is no overdraft facility available on this account, although in limited circumstances, we will agree to requests for unplanned borrowing (see your account terms and conditions for details). We do not charge interest or fees for that borrowing.

Applicable to all accounts detailed in this tariff

#### Charges for our Most Common Additional Services

Bankers Draft (up to & including £100,000)	£30.00 per draft
Stopped Cheque	£10.00 per cheque
<b>Inward Foreign Payments</b>	
Paid to customer's account with this Bank Up to £100 (or equivalent)	No Charge
Over £100 (or equivalent)	£7.00
Copies of confirmations/advices	£5.00 per item

Charges for other services are available on request.

#### Debit Card Transactions

##### Fees

Foreign Cash Fee	3.75% of transaction value, Min £1.50	These fees apply if you use a card where the card transaction is made using an ATM or supplier based overseas in any currency including sterling.
Foreign Purchase Fee	2.75% of transaction value, Min £1.50	

##### Limits

	Cash	International Purchases
Debit MasterCard Online Contactless	£350 per day	£5,000 per day
Debit MasterCard Online Non-Contactless	£350 per day	£5,000 per day
Debit MasterCard Contactless	£500 per day	£10,000 per day

If you are unsure as to your debit card type (limits), please refer to your card carrier or branch.

Daily Cash Limits apply to withdrawals in the UK or abroad. Higher cash amounts may be available over a bank counter. International purchase limits apply if a card is used outside the UK. Other limits may apply to certain types of transactions from time-to-time.

#### Collections Department

If we need to involve our Collections Department you must pay us all reasonable costs and expenses which we incur as a result. These could include any costs incurred by us on correspondence or taking steps to trace you or recover money you owe us (including legal costs). Further details are available on request from your branch.

## Important Information

#### Interest Rate Definitions

\* **Gross Rate** – Gross Rate interest is the interest payable without taking account of any tax payable. From 6th April 2016 we will no longer deduct tax from the interest earned on your savings, following the introduction of a Personal Savings Allowance.

If you earn interest over your Personal Savings Allowance you will be required to pay any tax due yourself directly to HM Revenue and Customs.

If you would like to read more about your Personal Savings Allowance, please visit the Government website [www.gov.uk](http://www.gov.uk).

† **AER** (Annual Equivalent Rate) – The Annual Equivalent Rate illustrates what the interest rate would be if interest was paid and compounded once each year.

# **EAR** (Effective Annual Rate) – The Effective Annual Rate is used to express the cost of borrowing on current accounts. The EAR takes account of the rate of interest charged, the frequency it is levied to accounts and compounding of interest. It does not include overdraft fees and is variable.

Rates of interest are subject to variation but are correct as at 15th August 2016. You can find out about our current interest rates:

- on notices in branches
- by phoning our helpline on 0800 20 21 22††
- on our website [www.ybonline.co.uk](http://www.ybonline.co.uk)

†† Calls to telephone numbers may be recorded or monitored for security or training purposes.

The newspapers we usually use to notify interest rate changes are: The Daily Mail and The Yorkshire Post.

Changes to the account interest and fees will be notified in accordance with the Terms and Conditions.

This Tariff details the most common charges associated with Yorkshire Bank current accounts and linked savings accounts. Details of charges for any additional services will be given before the additional service is provided. For full details of accounts available from Yorkshire Bank, Clydesdale Bank and the team at B, or to obtain a copy of the Terms & Conditions, please call our helpline on 0800 20 21 22††. You can also find these documents online at: [www.ybonline.co.uk](http://www.ybonline.co.uk), [www.cbonline.co.uk](http://www.cbonline.co.uk) or [www.youandb.co.uk](http://www.youandb.co.uk). Alternatively you can contact your local branch for further details.

B products and services are provided by Clydesdale Bank PLC trading as Yorkshire Bank.

**This document is available in large print, Braille and audio.  
Please speak to a member of staff for details.**

[ybonline.co.uk](http://ybonline.co.uk)

#### Important information about compensation arrangements

Details on the protection of eligible deposits and deposits excluded from the scheme can be found on the FSCS website at [www.FSCS.org.uk](http://www.FSCS.org.uk)

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YA2 (08/16)



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