



Name of the account provider: Zempler Bank

Account name: Freedom

Date: 25/06/2024

- 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 on our website at <https://www.zemplerbank.com/terms-and-conditions>.
- A glossary of the terms used in this document is available free of charge [here](#).

Service	Fee
General account services	
Maintaining the account	£0 This fee applies from when you first deposit funds to your account and will be chargeable on the same day each month that you activated your account.
Allowing a payment despite lack of funds	Service not available
Refusing a payment despite lack of funds	Service not available
Payments (excluding cards)	
Sending money within the UK	For first 3 payments sent each month £0
	For 4 or more payments each month £0.99 each
Direct Debit	Direct Debit £0
	A Direct Debit Rejected Payment Fee £0
Standing order	£0
Receiving money from outside the UK	£15

Sending money outside the UK	Service not available
Cards and cash	
Debit card payment in pounds	£0
Cash withdrawal in pounds in the UK	<p>ATM Cash withdrawals £1</p> <p>Cash withdrawals at bank/Post Offices or quasi-cash purchases £3</p> <p>Some financial institutions or associations, or deposit outlets may charge additional fees. Please check at the time you withdraw or deposit funds to your Account.</p>
Cash withdrawal in foreign currency outside the UK	£3
Debit card payment in a foreign currency	<p>2.99% of amount withdrawn/spent</p> <p>Transactions in any currency other than pounds sterling will be converted to pounds at the exchange rate applicable at the time.</p>
Overdrafts and related services	
Arranged Overdraft	Available by invitation only. We'll inform you of the interest rate at that time.
Unarranged Overdraft	Service not available
Other services	
Cancelling a cheque	Service not available