



Fee Information Document



Name of account provider: Kroo Bank Ltd

Account name: Personal Current Account

Date: 1 August 2022

- 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 in the Kroo Personal Current Account Terms and Conditions.
- A glossary of the terms used in this document is available free of charge.

| Service | Fee |
|--|---|
| General account services | |
| Maintaining the account | £0 |
| Payments (excluding cards) | |
| Direct debit | £0 |
| Standing order | £0 |
| Sending money within the UK | Faster Payments £0 CHAPS payment £20 |
| Sending money outside the UK * | Service not available |
| Receiving money from outside the UK* | Service not available |
| Cards and cash | |
| Debit card payment in pounds | £0 |
| Debit card payment in a foreign currency | £0 |
| Cash withdrawal in pounds in the UK | £0 |

| | |
|---|---|
| Cash withdrawal in foreign currency outside the UK | Up to £200 in any calendar month £0 We charge 3% on any withdrawals over this limit [We won't charge you for using ATMs overseas until 31 October 2024.] |
| Overdrafts and related services | |
| Arranged overdraft | 24.9% EAR/APR variable |
| Unarranged overdraft | 24.9% EAR/APR variable We will not charge more than £15 interest for any month |
| Refusing a payment due to lack of funds | £0 |
| Allowing a payment despite lack of funds | £0 |
| Other services | |
| Cancelling a cheque | Service not available |
| Obtaining a Kroo card | £0 |
| Fee for a replacement Kroo card if you lose it | First two replacement cards £0 Third and subsequent card replacement in a 12 month period £5 Delivery outside the UK £10 |

* For these purposes, the Isle of Man and Channel Islands are considered to be within the UK.