



## 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
<b>General account services</b>	
Maintaining the account	£0
<b>Payments (excluding cards)</b>	
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
<b>Cards and cash</b>	
Debit card payment in pounds	£0
Debit card payment in a foreign currency	£0
Cash withdrawal in pounds in the UK	£0

<b>Cash withdrawal in foreign currency outside the UK</b>	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 30 April 2024.]
<b>Overdrafts and related services</b>	
<b>Arranged overdraft</b>	24.9% EAR/APR variable
<b>Unarranged overdraft</b>	24.9% EAR/APR variable  We will not charge more than £15 interest for any month
<b>Refusing a payment due to lack of funds</b>	£0
<b>Allowing a payment despite lack of funds</b>	£0
<b>Other services</b>	
<b>Cancelling a cheque</b>	Service not available
<b>Obtaining a Kroo card</b>	£0
<b>Fee for a replacement Kroo card if you lose it</b>	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.