

Fee Information Document

Name of the account provider: The Change Account

Account name: The Change Account.

Date: last updated September 2018

- 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 terms and conditions.
- A glossary of the terms used in this document is available free of charge.

Services and Fees

Our Services and Fees Table below outlines all of the costs associated with Your Change Account. Over time, we intend to reduce these costs to as little as possible. Have a question relating to the costs of Your Change Account? See [FAQs](#) or [Contact Us](#)

Service	Fee
General Account Services	
SET FEES	
Online or Call Centre registration	Free
Card Cost	Free
Card Cost for Joint Change Accounts	Free
Maintaining the account monthly fee (per Change Account not per card, you will be charged this fee at the beginning of the following month upon agreeing to the terms and conditions) Maintaining the account total annual fee (for comparison)	Monthly £2.00 Total annual fee £24.00
Payments (excluding cards)	
PAYMENTS AND TRANSFERS	
Transferring within Your Change Account	Free
Sending Money in the UK (Faster Payment) Per payment – When transaction occurs this cost will be taken out immediately	£0.50
Standing order from Wallet (Scheduled Payment) Per payment – When transaction occurs this cost will be taken out immediately	£0.50
Debit card payment in pounds (in store or online)	Free
Declined Cash Withdrawal in pounds in the UK	Free

DIRECT DEBITS	
Direct Debit Per payment – When transaction occurs this cost will be taken out immediately	£0.50
Refusing a Payment due to lack of funds	Free
Cards and Cash	
UK WITHDRAWALS	
Cash Withdrawal In pounds in the UK (ATM)	£1
– Credit Union Members Credit Union member rebate of £0.30 applies. Credit Union member fee £0.70	(£1.00 – £0.30 = £0.70)
Retailers who provide cashback at POS	Free
Bureaux de Change When transaction occurs this cost will be taken out immediately	£5 or 1.5% of the transaction value (whichever is greater)
PAYING IN FEES	
Receiving Money from within the UK (Money paid into your account within the UK)	Free
Regular Payments In (i.e. Salary and Benefits)	Free
Overdrafts and Related Services	
No overdraft available	not applicable
Other Services	
VIEWING BALANCE	
Online and Mobile App Balance	Free
ATM Balance	Free
ATM Balance Abroad	Free
INFORMATION AND ALERTS	
Payment Alerts Online and via Mobile App	Free
Payment Alerts by email	Free
Payment Alerts by SMS When you receive the SMS this payment will be taken out immediately	£0.05

SERVICE COSTS	
Administration Cost	Free
ABROAD – INTERNATIONAL	
Prepaid debit card payment in a foreign currency (in store or online)	2.75% [1]
Cash Withdrawal in foreign currency outside the UK (ATM) When transaction occurs this cost will be taken out immediately	£1 plus 2.75% FX currency fee [2]
Declined Cash Withdrawal in foreign currency outside the UK	Free
SECURITY	
Replacement Card	£4.95
Replacement Card (When damaged and You are not responsible)	Free
ACCOUNT CLOSURE	
Cancellation	Free
CUSTOMER SERVICE	
Customer Services	Call +44(0)1753 778613. This line is open 24 hours a day, 7 days a week. Calls are charged at your standard network rate, calls from mobiles may be higher.
Lost/Stolen Card	Call +44(0)1753 778613. This line is open 24 hours a day, 7 days a week. Calls are charged at your standard network rate, calls from mobiles may be higher.
Activate Card and PIN Retrieval Line	Call +44(0)1244 779612. This line is open 24 hours a day, 7 days a week. Calls are charged at your standard network rate, calls from mobiles may be higher.
Package of Services	
Rewards Programme Get 3-20% Cash Back into Your Change Account by using Your Change Account Prepaid Debit Mastercard® at a great range of 16 participating retailers.	Free

1. Merchant transactions and ATM withdrawals in a currency other than the currency of the Card will be exchanged to the currency on the Card at an exchange rate determined by Mastercard on the day the transaction is processed, increased by 2.75%".
2. Some ATM operators may charge an additional ATM withdrawal fee or set their own withdrawal limits.

Account usage limits

Our Usage Table below shows all of the limits associated with Your Change Account. Have a question relating to Usage Limits of Your Change Account? See [FAQs](#) or [Contact Us](#).

VALUE OF MAXIMUM BALANCE	
Maximum Balance on Account	£7,500
VALUE OF FASTER PAYMENTS & SCHEDULED PAYMENTS	
Per Day	£5,000
Per Month	£10,000
Per Year	£15,480
VALUE OF PAYING IN LIMITS	
Per Day	£5,000
Per Month	£10,000
Per Year	£60,000
NUMBER OF PAYING IN TRANSACTIONS	
Per Day	10
Per Month	30
Per Year	360
VALUE OF CARD PURCHASES	
Per Day	£5,000
Per Month	£7,000
Per Year	£84,000
NUMBER OF CARD PUCHASES	
Per Day	20
VALUE OF ATM WITHDRAWALS	
Per Day	£500

Per Month

£7,000

Per Year

£80,000

NUMBER OF ATM WITHDRAWALS

Per Day

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