

# *Fees and service charges explained*

Business Accounts

Correct as at 1 April 2021

Danske Bank



# Contents

	Page
<u>Explanation of some of the terms we have used in this leaflet</u>	<u>1</u>
Transaction and maintenance or package fees and service charges on:	
<u>Danske Large Business</u>	<u>2</u>
<u>Danske Small Business</u>	<u>3</u>
<u>Danske Small Business Digital</u>	<u>4</u>
<u>Danske Community Account</u>	<u>5</u>
<u>Danske Charity Account</u>	<u>6</u>
<u>Danske Enterprise Plus</u>	<u>7 to 8</u>
<u>Danske Enterprise</u>	<u>9 to 10</u>
<u>Charging information relating to transaction and maintenance or package fees and service charges</u>	<u>11</u>
<u>Currency Accounts</u>	<u>12 to 13</u>
<u>District</u>	<u>14 to 15</u>
<u>SWIFT Transmissions</u>	<u>15</u>
<u>Liquidity Management Products</u>	<u>16 to 17</u>
<u>Fees and service charges for Bacs Service Users</u>	<u>17</u>
<u>Fees and service charges on Corporate Cards</u>	<u>18</u>
<u>Miscellaneous ancillary fees and service charges</u>	<u>19 to 20</u>
<u>Unpaid transaction fee and Paid transaction fee</u>	<u>21</u>
<u>Non-sterling transactions</u>	<u>22</u>
<u>Default charges</u>	<u>23</u>

The information in this leaflet is correct as at 1 April 2021.

Details of fees and service charges for foreign payments can be found in our 'Fees and service charges explained - foreign payments' leaflet, available at any of our branches and on our website at [danskebank.co.uk/busdocs](https://danskebank.co.uk/busdocs).

## **Explanation of some of the terms we have used in this leaflet**

### **Counter**

Where you make a lodgement, paying cash or other items into your account through our cashier counter service.

### **Cash Drop**

Where you make a lodgement, paying cash or other items into your account through night safe, day safe, express lodgement, back office till facilities, automated deposit service or through a Post Office®.

### **Manual Debit**

Any non-automated/ non electronic debit item generated by you - for example, a withdrawal slip completed at the branch counter.

### **Electronic Debit**

Sterling payment from your account through eBanking. The eBanking service is not available to new applicants.

### **Faster Payments Service**

Also refers to a Faster Payment made via a Third Party Provider (TPP) using the Open Banking APIs.

## Transaction and maintenance fees and service charges on Danske Large Business

Account Maintenance		Fee
Account Maintenance Fee (per account)		£6 per month
Payments To Your Account		Fee
Lodgement at Counter / Cash Drop		72p per lodgement
Cheques and other items lodged at Counter / Cash Drop		72p per item
Cash lodged at Counter / Cash Drop		82p per £100 lodged
Automated Credits		40p per item
Payments From Your Account		Fee
Cheques issued / Manual Debits		82p per item
Cash Withdrawal at Counter		82p per withdrawal
Cash Paid Out		£1.32 per £100 paid out
Debit Card Debits, Direct Debits, Cash Machine Withdrawals, Standing Orders, Electronic Debits		40p per item
Cash Machine - charitable donations		Free
Other Transactions		Fee
Cash Exchanged		£1.32 per £100 exchanged
Overdraft fee charged at:		Fee
Set Up		Negotiable
Annual Renewal		Negotiable
Arranged Excess of £500 or more		£30

Domestic District	One-Off Establishment Fee	Subscription Fee
Accounts Information	No fee	No fee
Payments	No fee	£10 per month
File Transfer	£50	No fee
Markets Online Securities & Currency Information	No fee	No fee
Collection Service	£50	£10 per month
Trade Finance	No fee	No fee
Liquidity Management	No fee	No fee
Markets Online Currency Trading	No fee	No fee
Loan Information	No fee	No fee
Administration	No fee	No fee
Cards	No fee	No fee

### Bacs (via District)

- with Bacs user ID (Direct Debit, DD Mandate or Direct Credit) | 10p per item

Faster Payments Service (to another Bank) | 70p per item

Faster Payments Service (to another account with us) | 40p per item

Debit Card transactions which are not in sterling will incur non-sterling transaction fees. Details of this service charge can be found in the 'Non-sterling transactions' section in this leaflet.

Details of International District modules can be found in the 'District' section in this leaflet.

## Transaction and package fees and service charges on Danske Small Business

Account Maintenance	Fee
Package Fee (includes up to 5 accounts)	£12.50 per month
Payments To Your Account	Fee
Lodgement at Counter / Cash Drop	72p per lodgement
Cheques and other items lodged at Counter	72p per item
Cheques and other items lodged at Cash Drop	51p per item
Cash lodged at Counter	82p per £100 lodged
Cash lodged at Cash Drop	62p per £100 lodged
Automated Credits	5p per item
Payments From Your Account	Fee
Cheques issued / Manual Debits	82p per item
Cash Withdrawal at Counter	82p per withdrawal
Cash Paid Out	£1.32 per £100 paid out
Debit Card Debits, Direct Debits, Cash Machine Withdrawals, Standing Orders, Electronic Debits	5p per item
Cash Machine - charitable donations	Free
Other Transactions	Fee
Cash Exchanged	£1.32 per £100 exchanged
Overdraft fee charged at:	Fee
Set Up	Negotiable
Annual Renewal	Negotiable
Arranged Excess of £500 or more	£30

Domestic District	One-Off Establishment Fee	Subscription Fee
Accounts Information	No fee	No fee
Payments	No fee	No fee
File Transfer	No fee	No fee
Markets Online Securities & Currency Information	No fee	No fee
Collection Service	£50	£10 per month
Trade Finance	No fee	No fee
Liquidity Management	No fee	No fee
Markets Online Currency Trading	No fee	No fee
Loan Information	No fee	No fee
Administration	No fee	No fee
Cards	No fee	No fee
<b>Bacs (via District)</b>		
- with Bacs user ID (Direct Debit, DD Mandate or Direct Credit)	10p per item	
Faster Payments Service (to another Bank)	5p per item	
Faster Payments Service (to another account with us)	5p per item	

You are entitled to a maximum of five Danske Small Business Accounts in the same name for one Package Fee.

Debit Card transactions which are not in sterling will incur non-sterling transaction fees. Details of this service charge can be found in the 'Non-sterling transactions' section in this leaflet.

Details of International District modules can be found in the 'District' section in this leaflet.

## Transaction and maintenance fees and service charges on Danske Small Business Digital

Account Maintenance		Fee	
Account Maintenance Fee (per account)		£7.50 per month	
Payments To Your Account		Fee	
Lodgement at Counter/Cash Drop		£1 per lodgement	
Cheques and other items lodged at Counter		£1.50 per item	
Cheques and other items lodged at Cash Drop		40p per item	
Cash lodged at Counter		£1.50 per £100 lodged	
Cash lodged at Cash Drop		40p per £100 lodged	
Automated Credits		Free	
Payments From Your Account		Fee	
Cheques issued / Manual Debits		£1.50 per item	
Cash Withdrawal at Counter		£1 per withdrawal	
Cash Paid Out		£1.50 per £100 paid out	
Debit Card Debits, Direct Debits, Cash Machine Withdrawals, Cash Machine - charitable donations, Standing Orders, Electronic Debits		Free	
Other Transactions		Fee	
Cash Exchanged		£1.50 per £100 exchanged	
Overdraft Fee charged at		Fee	
Set Up		Negotiable	
Annual Renewal		Negotiable	
Arranged Excess of £500 or more		£30	
Domestic District		One-Off Establishment Fee	Subscription Fee
Accounts Information		No fee	No fee
Payments		No fee	No fee
File Transfer		No fee	No fee
Markets Online Securities & Currency Information		No fee	No fee
Collection Service		£50	£10 per month
Trade Finance		No fee	No fee
Liquidity Management		No fee	No fee
Markets Online Currency Trading		No fee	No fee
Loan Information		No fee	No fee
Administration		No fee	No fee
Cards		No fee	No fee
Bacs (via District)			
- with Bacs user ID (Direct Debit, DD Mandate or Direct Credit)		10p per item	
Faster Payments Service (to another Bank)		No fee	
Faster Payments Service (to another account with us)		No fee	

Debit Card transactions which are not in sterling will incur non-sterling transaction fees. Details of this service charge can be found in the 'Non-sterling transactions' section in this leaflet.

Details of International District modules can be found in the 'District' section in this leaflet.

## Transaction and maintenance fees and service charges on Danske Community Account

Account Maintenance		Fee	
Account Maintenance Fee		£4 per month	
Payments To Your Account		Fee	
Lodgement at Counter / Cash Drop		Free	
Cheques and other items lodged at Counter / Cash Drop		20p per item	
Cash lodged at Counter / Cash Drop		20p per £100 lodged	
Automated Credits		5p per item	
Payments From Your Account		Fee	
Cheques issued / Manual Debits		82p per item	
Cash Withdrawal at Counter		82p per withdrawal	
Cash Paid Out		£1.32 per £100 paid out	
Debit Card Debits, Direct Debits, Cash Machine Withdrawals, Standing Orders, Electronic Debits		5p per item	
Cash Machine - charitable donations		Free	
Other Transactions		Fee	
Cash Exchanged		£1.32 per £100 exchanged	
Overdraft fee charged at:		Fee	
Set Up		Negotiable	
Annual Renewal		Negotiable	
Arranged Excess of £500 or more		£30	
Domestic District		One-Off Establishment Fee	Subscription Fee
Accounts Information		No fee	No fee
Payments		No fee	No fee
File Transfer		£50	No fee
Markets Online Securities & Currency Information		No fee	No fee
Collection Service		£50	£10 per month
Trade Finance		No fee	No fee
Liquidity Management		No fee	No fee
Markets Online Currency Trading		No fee	No fee
Loan Information		No fee	No fee
Administration		No fee	No fee
Cards		No fee	No fee
Bacs (via District)			
- with Bacs user ID (Direct Credit)		Free	
- with Bacs user ID (Direct Debit or DD Mandate)		10p per item	
Faster Payments Service (to another Bank)		5p per item	
Faster Payments Service (to another account with us)		5p per item	

Debit Card transactions which are not in sterling will incur non-sterling transaction fees. Details of this service charge can be found in the 'Non-sterling transactions' section in this leaflet.

Details of International District modules can be found in the 'District' section in this leaflet.



## Transaction and maintenance fees and service charges on Danske Charity Account

Account Maintenance		Fee	
Account Maintenance Fee		£1.50 per month	
Payments To Your Account		Fee	
Lodgement at Counter / Cash Drop		Free	
Cheques and other items lodged at Counter / Cash Drop		20p per item	
Cash lodged at Counter / Cash Drop		20p per £100 lodged	
Automated Credits		5p per item	
Payments From Your Account		Fee	
Cheques issued / Manual Debits		41p per item	
Cash Withdrawal at Counter		Free	
Cash Paid Out		66p per £100 paid out	
Debit Card Debits, Direct Debits, Cash Machine Withdrawals, Standing Orders, Electronic Debits		5p per item	
Cash Machine - charitable donations		Free	
Other Transactions		Fee	
Cash Exchanged		66p per £100 exchanged	
Overdraft fee charged at:		Fee	
Set Up		Negotiable	
Annual Renewal		Negotiable	
Arranged Excess of £500 or more		£30	
Domestic District		One-Off Establishment Fee	Subscription Fee
Accounts Information		No fee	No fee
Payments		No fee	No fee
File Transfer		£25	No fee
Markets Online Securities & Currency Information		No fee	No fee
Collection Service		£25	£5 per month
Trade Finance		No fee	No fee
Liquidity Management		No fee	No fee
Markets Online Currency Trading		No fee	No fee
Loan Information		No fee	No fee
Administration		No fee	No fee
Cards		No fee	No fee
Bacs (via District)			
- with Bacs user ID (Direct Credit)		Free	
- with Bacs user ID (Direct Debit or DD Mandate)		10p per item	
Faster Payments Service (to another Bank)		5p per item	
Faster Payments Service (to another account with us)		5p per item	

Debit Card transactions which are not in sterling will incur non-sterling transaction fees. Details of this service charge can be found in the 'Non-sterling transactions' section in this leaflet.

Details of International District modules can be found in the 'District' section in this leaflet

Transaction and package fees and service charges on  
**Danske Enterprise Plus**  
 (withdrawn from sale with effect from 1 April 2013)

Account Maintenance	Fee
Package Fee (includes up to 5 accounts)	£45 per month

Payments To Your Account	Fee
Lodgement at Counter / Cash Drop	72p per lodgement
Cheques and other items lodged at Counter	72p per item
Cheques and other items lodged at Cash Drop	20 free per month, followed by 51p per item
Cash lodged at Counter	82p per £100 lodged
Cash lodged at Cash Drop	62p per £100 lodged
Automated Credits	5p per item

Payments From Your Account	Fee
Cheques issued / Manual Debits	82p per item
Cash Withdrawal at Counter	82p per withdrawal
Cash Paid Out	£1.32 per £100 paid out
Debit Card Debits, Direct Debits, Cash Machine Withdrawals, Standing Orders, Electronic Debits	5p per item
Cash Machine - charitable donations	Free

Other Transactions	Fee
Cash Exchanged	£1.32 per £100 exchanged

Overdraft fee charged at:	Fee
Set Up	Negotiable
Annual Renewal	Negotiable
Arranged Excess of £500 or more	£30

Domestic District	One-Off Establishment Fee	Subscription Fee
Accounts Information	No fee	No fee
Payments	No fee	No fee
File Transfer	No fee	No fee
Markets Online Securities & Currency Information	No fee	No fee
Collection Service	£50	£10 per month
Trade Finance	No fee	No fee
Liquidity Management	No fee	No fee
Markets Online Currency Trading	No fee	No fee
Loan Information	No fee	No fee
Administration	No fee	No fee
Cards	No fee	No fee

Bacs (via District)	
- with Bacs user ID (Direct Debit, DD Mandate or Direct Credit)   10p per item	
Faster Payments Service (to another Bank)	70p per item
Faster Payments Service (to another account with us)	40p per item

Other Components of this Package	Fee
Business Investment Account	No fee
Mastercard Corporate Platinum Card	1 Free (for additional cards see the 'Corporate Cards' section on page 18 of this leaflet)
Mastercard Corporate Classic Card	2 Free (for additional cards see the 'Corporate Cards' section on page 18 of this leaflet)
Danske Choice Plus (for the owners or nominated persons)	2 Free

You are entitled to a maximum of five Danske Enterprise Plus Accounts in the same name for one Package Fee.

Debit Card transactions which are not in sterling will incur non-sterling transaction fees. Details of this service charge can be found in the 'Non-sterling transactions' section in this leaflet.

Details of International District modules can be found in the 'District' section in this leaflet.

## Transaction and package fees and service charges on Danske Enterprise (withdrawn from sale with effect from 1 April 2013)

Account Maintenance		Fee	
Package Fee (includes up to 5 accounts)		£30 per month	
Payments To Your Account		Fee	
Lodgement at Counter		72p per lodgement	
Lodgement at Cash Drop		4 free per month, followed by 72p per lodgement	
Cheques and other items lodged at Counter		72p per item	
Cheques and other items lodged at Cash Drop		15 free per month, followed by 51p per item	
Cash lodged at Counter		82p per £100 lodged	
Cash lodged at Cash Drop		Up to £2,500 free per month, followed by 62p per £100 lodged	
Automated Credits		5p per item	
Payments From Your Account		Fee	
Cheques issued / Manual Debits		82p per item	
Cash Withdrawal at Counter		82p per withdrawal	
Cash Paid Out		£1.32 per £100 paid out	
Debit Card Debits, Direct Debits, Cash Machine Withdrawals, Standing Orders, Electronic Debits		5p per item	
Cash Machine - charitable donations		Free	
Other Transactions		Fee	
Cash Exchanged		£1.32 per £100 exchanged	
Overdraft fee charged at:		Fee	
Set Up		Negotiable	
Annual Renewal		Negotiable	
Arranged Excess of £500 or more		£30	
Domestic District		One-Off Establishment Fee	Subscription Fee
Accounts Information	No fee	No fee	
Payments	No fee	No fee	
File Transfer	No fee	No fee	
Markets Online Securities & Currency Information	No fee	No fee	
Collection Service	£50	£10 per month	
Trade Finance	No fee	No fee	
Liquidity Management	No fee	No fee	
Markets Online Currency Trading	No fee	No fee	
Loan Information	No fee	No fee	
Administration	No fee	No fee	
Cards	No fee	No fee	
Bacs (via District)			
- with Bacs user ID (Direct Debit, DD Mandate or Direct Credit)		10p per item	
Faster Payments Service (to another Bank)		70p per item	
Faster Payments Service (to another account with us)		40p per item	

Other Components of this Package	Fee
Business Investment Account	No fee
Mastercard Corporate Classic Card	1 Free (for additional cards see 'Corporate Cards' section on page 18 of this leaflet)
Danske Choice Plus (for the owners or nominated persons)	1 Free

You are entitled to a maximum of five Danske Enterprise Accounts in the same name for one Package Fee.

Debit Card transactions which are not in sterling will incur non-sterling transaction fees. Details of this service charge can be found in the 'Non-sterling transactions' section in this leaflet.

Details of International District modules can be found in the 'District' section in this leaflet.

## **Charging information relating to transaction and maintenance or package fees and service charges**

Please note that we will never charge you for the following transactions:

- Debits in respect of interest charges;
- Transfers by customers to or from other branch accounts in the same name;
- Instalment payments to loan accounts with us.

Comparative information is available from [www.ukfinance.org.uk](http://www.ukfinance.org.uk).

### **When we charge these fees and service charges to your account**

Before we charge transaction fees, maintenance or package fees and service charges to your account, we will write to you and tell you the amount that we will charge. The amount we will charge is worked out at the end of each month and we will charge this amount to your account on the last business day of the next month.

Please note that Overdraft Fees are charged to your account at the time of provision of the service.

## Transaction and maintenance fees and service charges on Currency Accounts

### All currency accounts

	Fee
Cash Lodged - Foreign Currency Cash lodged to currency account in the same currency	1%
Cash Paid Out - Foreign Currency Cash withdrawn from a currency account in the same currency	1%

### Euro accounts

Single Euro Payments Area (SEPA) Direct Debits	Fee
SEPA direct debit	Free

### Euro accounts with a chequebook

	Fee
Cheques Issued	€3
Account Maintenance Fee	€25 per quarter

### When we charge these fees and service charges to your currency account

#### Cheques issued, SEPA Direct Debits, cash lodged and cash paid out

Before we charge a fee for cheques issued, SEPA Direct Debits, cash lodged and cash paid out, we will write to you and tell you the amount that we will charge. The amount we will charge is worked out at the end of each month and we will charge this amount to your account on the last business day of the next month.

#### Account maintenance fee

Before we charge a quarterly (three-monthly) account maintenance fee to your account, we will write to you at the end of each quarter [that is, at the end of March, June, September and December] and charge the fee to your account on the last business day of the next month [that is, April, July, October and January].

Miscellaneous ancillary fees and service charges, (if applicable) as set out in this leaflet may also apply. These fees and service charges will be converted to the currency of the account on the day they are charged to the account unless stated otherwise.

## Euro accounts - SEPA Direct Debit originator

Collection	Fee
SEPA DD Collection	10p per item

District	One-Off Establishment Fee	Subscription Fee
SEPA DD Collection Service	£50	£10 per month

SEPA Creditor ID	Fee
Amendment	£10 per Amendment

### When we charge SEPA Direct Debit originator fees and service charges to your account

Before we charge a SEPA Direct Debit originator fee, we will write to you and tell you the amount that we will charge. The amount we will charge is worked out at the end of each month and we will charge this amount to your nominated account on the last business day of the next month.

Please note that District Establishment Fees and SEPA Creditor ID Fees are usually charged to your nominated account at the time of the provision of the service.



## Fees and service charges on District

Miscellaneous District fees and service charges	Fee
Using own logo on Collection Service [per creditor number]	
- Establishment Fee*	£150
- Amendment Fee	£36
Amendment of a District agreement or user authorisation	£10 per request

### International District

International District	One-Off Establishment Fee	Subscription Fee
Accounts Information	£100	£10 per month
Payments	£100	£10 per month
File Transfer	£50	No fee
Markets Online Securities & Currency Information	No fee	No fee
Collection Service	£50	£10 per month
SEPA DD Collection Service	£50	£10 per month
Trade Finance	No fee	No fee
Liquidity Management	No fee	No fee
Markets Online Currency Trading	No fee	No fee

\* Establishment Fees and Subscription Fees are charged per agreement, per country.

### Payment fees through IE Payments module when charged to a GBP Account with us.

	Fee
Account transfer external - within Danske Bank in the Republic of Ireland	£0.13
EFTS Direct Credit	£0.14

### When we charge these District fees and service charges to your account

Before we charge these District fees and service charges to your account, we will write to you and tell you the amount that we will charge. The amount we will charge is worked out at the end of each month and we will charge this amount to your account on the last business day of the next month.

## Fees and service charges on SWIFT Transmissions

SWIFT MT Messages	Own Accounts	Third Party Accounts
<b>Balance reporting (MT940/950)</b>		
First account	£100	£100
Per additional account	£30	£100
SWIFT statement of account	75p per item	75p per item
<b>Request for transfer (MT101)</b>		
First account	£200	£200
Per additional account	£30	£200
Transaction Fee	25p per item	25p per item

### When we charge these SWIFT Transmission fees and service charges to your account

SWIFT Transmission fees and service charges are usually charged to your account at the time of the provision of the service with the exception of SWIFT statement of account and MT101 transaction fees.

Before we charge a SWIFT MT statement of account or MT101 transaction fee to your account, we will write to you and tell you the amount that we will charge. The amount we will charge is worked out at the end of each month and we will charge this amount to your account on the last business day of the next month.

## Fees and service charges on Liquidity Management Products

These are the standard fees for Liquidity Management Products.  
Further details will be set out in your agreement.

Group Cashpool	Fee
Establishment fee	£100 per account [min £750]
- Sub Group	£75 per account
Annual maintenance fee - per account, per annum [payable in advance]	
- Basic module	£540
- Automatic Exposure Control module	£120
- Internal Interest module	£120
- Sub Group	£120
Amendment fee - per account, per amendment	£30
- Sub Group	£20

Cross-Border Cashpool	Fee
Establishment fee	£200 per account [min £1,000]
- Sub Group	
Annual maintenance fee - per account, per annum [payable in advance]	
- Basic module [inc Central Bank reporting facilities]	£660
- Automatic Exposure Control module	£120
- Internal Interest module	£120
- Sub Group	£120
Amendment fee - per account, per amendment	£30
- Sub Group	£20

Account Adjustment	Fee
Establishment fee	£100 per account [min £750]
Annual maintenance fee - per account, per annum [payable in advance]	£540
Amendment fee - per account, per amendment	£30

Group Interest Netting	Fee
Establishment fee	£100 per account [min £750]
Annual maintenance fee - per account, per annum [payable in advance]	£660
Amendment fee	£30
Special Interest margin	Min 1% per annum

Multi-Currency Interest Netting	Fee
Establishment fee	£200 per account [min £1,000]
Annual maintenance fee - per account, per annum [payable in advance]	£720
Adjustment fee	£150
Special Interest margin	As detailed on your Agreement

## When we charge these Liquidity Management fees and service charges to your account

Liquidity Management fees and service charges are usually charged to your account at the time of the provision of the service.

## Fees and service charges for Bacs Service Users

Bacs User Fees and service charges	Fee
Annual Charge per Bacs Service User Number	
- First Service User Number	£25
- Each additional Bacs Service User Number	£10
Bacs Direct and Indirect File Submitter (via Commercial Bureau)	
- Fee per file	£3
- Fee per transaction within file	
• Direct Credit *	5p per item
• Direct Debit	5p per item
• DD Mandate	5p per item

\* If you have a Danske Community Account or Danske Charity Account there is no fee for this type of transaction.

## When we charge these fees and service charges to your account

Annual Charges per Bacs Service User Number(s) are charged to your account at the time of the provision of the service.

Before we charge Bacs File Submitter fees to your account, we will write to you and tell you the amount that we will charge. The amount we will charge is worked out at the end of each month and we will charge this amount to your account on the last business day two month's later. We will combine all the service charges that are shown on your pre-notification and charge them as one amount.

## Fees and service charges on Corporate Cards

Applicable to all Corporate Cards		Fee
Charges	Cash Withdrawals	2% with £2 minimum
	Copies of statements	£5 each
	Copies of transaction vouchers	£5 each
	Non-sterling transactions	Details of these can be found in the 'Non-sterling transactions' section on page 22 of this leaflet
	Emergency Cards	£20 (if you should ask us to issue one)
	Emergency Cash	£20

### When we charge these fees and service charges to your account

These fees and service charges are charged to your Corporate Card account at the time of the provision of the service.

### Card Specific Fees

Corporate Card type	Annual Card Fee
Mastercard Corporate Classic Card	£20 (1 free with Danske Enterprise or 2 free with Danske Enterprise Plus)
Mastercard Corporate Platinum Card	£70 (1 free with Danske Enterprise Plus)

Corporate Expense Manager (CEM)	CEM Reports	CEM Reports for Enterprise Resource Planning (ERP) Integration
Number of Cards	Fee	Fee
1 - 30	£700	£300
31 - 100	£1,500	£700
101 - 400	£2,100	£1,300
401 - 2000	£2,800	£2,000
2000+	Negotiable	Negotiable

Fees are applied annually in advance. The first fee is applied at establishment.

## Miscellaneous ancillary fees and service charges

We provide various additional services for which a fee or service charge may be made. These apply irrespective of the type of account held (including savings accounts), or whether the account is operated in debit or credit. These fees and service charges, which are listed below, are usually charged to your account at the time of provision of the service.

	Fee
Bank report for audit purposes	£25
Cheques sent for special presentation	£10
<p>Cheque / Credit Retrieval</p> <p>Paper clearing process - if you want a copy of a cheque that has been paid into or out of your account, you can ask us for a certified copy.</p> <p>Image clearing process - if you want an image of a cheque that has been paid into or out of your account you can ask us for a certified copy of the image. You can also view images free of charge if you have District.</p> <p>The fee for a certified copy or certified image of each item is shown opposite.</p>	£10 per item
<p>Deeds handling fees:</p> <ul style="list-style-type: none"> <li>- inspection and return to Bank</li> <li>- sale / remortgage - deeds administration fee</li> <li>- release / partial release / reassignment or sealing of any document</li> </ul>	<p>£30</p> <p>£75</p> <p>£50</p>
Bankers Draft issue / cancel	£10
<p>Debit Card Fees - Non-sterling transactions</p> <ul style="list-style-type: none"> <li>- Cash Machine transactions</li> <li>- Point of sale transactions*</li> </ul>	Details of these charges can be found in the 'Non-sterling transactions' section of this leaflet
<p>Return of cheques with statement:</p> <ul style="list-style-type: none"> <li>- up to 12 statements per annum</li> <li>- over 12 statements per annum</li> </ul>	<p>£5 per month</p> <p>£7.50 per month</p>
<p>Danske Safe Custody Service:</p> <ul style="list-style-type: none"> <li>- Wallets A4 size</li> <li>- Small Box 24cm by 30cm by 9cm</li> <li>- Large Box 24cm by 44cm by 30cm</li> <li>- Oversized item**</li> </ul>	<p>£60 plus VAT per annum</p> <p>£100 plus VAT per annum</p> <p>£140 plus VAT per annum</p> <p>£240 plus VAT per annum (for each item)</p>
Safe Custody Access Fee	1 free visit per calendar month. Each additional visit within the calendar month £10 plus VAT
<p>Statements:</p> <ul style="list-style-type: none"> <li>- Additional regular Statement</li> <li>- Additional one off Statement</li> <li>- Duplicate Statement</li> </ul>	<p>£1.50 per statement</p> <p>£3 per statement</p> <p>£3 per statement</p>
Stopping a cheque	£10
Same Day Domestic (CHAPS) Payments out	£30 or £20 if made using District
Same Day Domestic (CHAPS) Payments in	£6
In Branch Faster Payment Service	£5

	Fee
<p>Bank Giro Credit where the payee's account is not held with Danske Bank in the UK</p> <ul style="list-style-type: none"> <li>- Payment made on behalf of a Danske Bank customer in the UK</li> <li>- Payment made on behalf of a Non Danske Bank customer in the UK</li> </ul>	<p>£3 per Bank Giro Credit</p> <p>£8 per Bank Giro Credit</p>
Business Term Deposit (off sale)	1% of the amount withdrawn or balance in the account (as applicable)
<p>If you have chosen a fixed-term deposit, you cannot make withdrawals during this term, except under special circumstances where you must apply to make a withdrawal or close the fixed-term deposit account early. Depending on the fixed term of your account, you may also need to give 90 days' notice. If we allow you to make a withdrawal or close your account, you will have to pay an administration fee (shown opposite) and a funding cost may also apply (as set out in your terms and conditions).</p> <p>Danske Fixed Term Deposit Early Withdrawal/Closure - Administration fee</p>	£10
<p><b>Domestic Guarantees</b></p> <p>Set up fee</p> <p>Issuance Commission ***</p> <p>Amendment fee</p> <p>Execution / payment of a claim</p>	<p>Subject to arrangement (minimum £100)</p> <p>% per annum subject to arrangement. Minimum £100 per quarter or part thereof calculated on a 360 day year</p> <p>£40 per amendment. If an increase in the amount and / or extension to the validity date subject to arrangement (min £40) applies</p> <p>£100</p>

\* not all cards offer this facility.

\*\* We reserve the right to refuse storage of an oversized item, for example, due to the size, or weight of the item and capacity in Branch.

\*\*\* The guarantee issuance commission charge is applied for a minimum period of one full quarter, payable in advance from date of issuance. Commission will cease following cancellation of the Bank's guarantee (or it's counter-guarantee to another bank). Pro-rata refunds are not made.

## When we charge these Miscellaneous ancillary fees and service charges to your account

Miscellaneous ancillary fees and service charges are usually charged to your account at the time of the provision of the service with the exception of additional regular statements, additional one off statements and print out list of entries. Before we charge these statement fees to your account, we will write to you and tell you the amount that we will charge. The amount we will charge is worked out at the end of each month and we will charge this amount to your account on the last business day of the next month. We will combine all of the service charges that are shown on your pre-notification and charge them as one amount.

## Unpaid transaction fee and Paid transaction fee

If an item such as a cheque, direct debit or standing order is presented for payment on your account and you do not have enough money in your account or your arranged overdraft or arranged excess is not enough to cover the payment, the following fees and service charges can apply.

Type of fee	Amount	When we will charge the fee
<b>Unpaid transaction fee:</b> When we refuse an item due to lack of funds on your account (sometimes known as 'bouncing' an item).		We will charge an unpaid transaction fee on the day that the item is refused. It will be shown on your statement as 'Unpaid transaction fee (Direct Debits)', 'Unpaid transaction fee (Standing Orders)' or 'Unpaid transaction fee (Cheques)'. We charge for each item that is refused (in other words, each item that 'bounces')
Unpaid transaction fee (sterling accounts)	£7.50	
Unpaid transaction fee (Euro accounts)	€7.50	
<b>Paid transaction fee:</b> When an item or group of items is paid on your account despite lack of funds and your account is outside, or goes outside, your arranged overdraft limit or arranged excess (or you have a debit balance and no arranged overdraft in place).		We will charge a paid transaction fee on the day the items are paid. This will appear on your statement as 'Paid transaction fee' and will always be £25/€25, no matter how many items are paid. We may choose not to charge a paid transaction fee if your balance is only just beyond your arranged overdraft limit or arranged excess or, if you do not have an arranged overdraft, if your account only just goes overdrawn
Paid transaction fee (sterling accounts)	£25	
Paid transaction fee (Euro accounts)	€25	

If a Bacs file is processed and exceeds the Bacstel-IP Service limit agreed with us the following fees and service charges will apply:

Type of fee	Amount	When we will charge the fee
<b>Bacs Referral fee:</b> When a Bacs file is processed and exceeds the Bacstel-IP Service limit agreed with us.	£50	Each time that we process a Bacs file for you, we may charge you a Bacs Referral fee. We will not charge these services at the time they become due. Instead we will write to you at the end of the month and tell you the amount that we will charge and when. We will charge this amount on the last business day of the next month*

\* We will combine all of the service charges that are shown on your pre-notification and charge them as one amount.



## Non-sterling transactions

You can use your Debit Card or Corporate Card for transactions which are not in sterling both abroad and within the UK. Fees and service charges may apply. Unless stated otherwise, the following fees and service charges apply irrespective of the type of account held, or whether the account is operated in credit or debit.

### Debit card non-sterling transactions

	Fee
All transactions	Danske Bank Card Exchange Rate (UK) (found at <a href="https://danskebank.co.uk/travelmoney">danskebank.co.uk/ travelmoney</a> ) for the relevant currency will be adjusted by adding a Non-Sterling Transaction Fee of 2.75% of the value of the transaction.

### Corporate Card non-sterling transactions

	Fee
Cash advances (including purchase of foreign currency or traveller's cheques)	2% cash fee (minimum £2), plus the Danske Bank Card Exchange Rate (UK) for the relevant currency will be adjusted by adding a Non-Sterling Transaction Fee of 2.75% of the value of the transaction.
Point of sale transaction (purchases)	Danske Bank Card Exchange Rate (UK) for the relevant currency will be adjusted by adding a Non-Sterling Transaction Fee of 2.75% of the value of the transaction.

## Default charges

The charges in this section are default charges. These are different from the fees and service charges explained in previous sections, in that you will only have to pay default charges if you break an agreement you have made with us.

### **Corporate Card late payment charge**

If you have a Corporate Card with us, your card statement will show you the latest date when you should pay your bill. If you pay your bill later than this date, we will charge you a late payment charge, which is currently £8.

### **Debt Management Department costs and expenses**

If we need to involve our Debt Management Department to deal with your account, you must pay all reasonable costs and expenses. These may include the cost of writing to you or the cost of taking steps to find you or get back any money you owe us (including debt collection or similar agency costs and legal costs). These may also include costs that arise when taking possession of any property used as security. For more details, contact your Account Manager.



This publication is also available in Braille, in large print, on tape and on disk. Speak to a member of staff for details.

Danske Bank is a trading name of Northern Bank Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Financial Services Register, reference number 122261.

Registered in Northern Ireland R568.

Registered Office:  
Donegall Square West  
Belfast BT1 6JS

Northern Bank Limited is a member of the Danske Bank Group.

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