



Current Account Terms and Conditions

Account Schedule – Personal Current Account

12 November 2018

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This is the Account Schedule for your Personal Current Account as referred to in the General Part. This forms part of your Agreement with us in respect of your Personal Current Account. Terms defined in the General Part will have the same meaning in this Account Schedule.

By applying to open an Account with us, you confirm that:

- you are 16 years old or older;
- you are resident in the United Kingdom;
- your Account is for personal use only; and
- this is your only Personal Current Account with us.

You will advise us if any of the confirmations listed above change or become false or misleading.

You may deposit funds into your Account using the Post Office Counter Service up to a maximum of £20,000 per calendar year, unless we agree otherwise in writing with you. If you wish to deposit more than £20,000 into your Account using the Post Office Counter Service in the same calendar year, we may charge you a fee for any additional amounts you wish to deposit.

If we ask you for further information (including tax information), you will provide us with this information as soon as possible. We will only ask for further information where it is necessary to be able to continue to operate your Account or is reasonable to do so in the circumstances.

An Overdraft Facility may be available on your Personal Current Account, subject to eligibility.