



Current Account Terms and Conditions

Account Schedule – Personal Current Account

1 September 2019

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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. Except where otherwise defined in this Account Schedule, terms defined in the General Part will have the same meaning in this Account Schedule.

Confirmation Statements

You confirm that:

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

If any of the confirmations listed above become false, inaccurate or misleading, you must inform us immediately.

Post Office Counter Services

You may deposit funds into your Personal Current 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 Personal Current 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.

Individual Payment Transaction Limit

Individual payment transactions from your Personal Current Account are subject to a limit of £25,000. If you wish to make a payment transaction of more than this, please get in touch with us.

Further Information

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 Personal Current Account or is reasonable to do so in the circumstances.

Overdraft Facility

An Overdraft Facility may be available on your Personal Current Account, subject to eligibility. If we offer you an Overdraft Facility and you accept it, Section 4 (Overdrafts) of the General Part will apply to your Overdraft Facility.