



Current Account Terms and Conditions

Account Schedule – Euro Personal Current Account

Effective from: 1 September 2019

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Account Schedule – Euro Personal Current Account

This is the Account Schedule for your Euro Personal Current Account. This forms part of your Agreement with us in respect of your Euro 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 Euro Personal Current Account is for personal use only;
- you hold a £ Sterling-denominated Personal Current Account with us; and
- this is your only Euro Personal Current Account with us.

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

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

Debit Card/ATM Withdrawals

Once a debit card is available with your Euro Personal Current Account, you will be able to use it to make payments and withdraw money from ATMs from your Euro Personal Current Account in accordance with the terms of your Agreement with us. Further fees and charges will apply. These will be set out in the Rates, Fees and Charges information sheet for Euro Personal Current Accounts.

Individual Payment Transaction Limit

Individual payment transactions from your Euro 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.

Post Office Counter Services

You may not withdraw or deposit funds from or into your Euro Personal Current Account using the Post Office Counter Service.

Cheques

We are unable to accept Euro-denominated cheques at this stage. If you send us a Euro-denominated cheque, we will return this to you at the address we hold for you.

No Overdraft

No Overdraft Facility is available on your Euro Personal Current Account.

Set Off

If we exercise our right of set off in respect of credit balances on your Euro Personal Current Account pursuant to the paragraph entitled "Set Off" in Section 5 (General) of the General Part, we will convert any amounts we set off using our prevailing rate at the time and date of doing so. We will notify you of this rate as soon as possible upon doing so.

Closure of your Euro Personal Current Account

On closure of your Euro Personal Current Account, if there are funds remaining in your Euro Personal Current Account, we will either transfer these to a Euro denominated account with another bank or transfer these to your Personal Current Account using our prevailing exchange rate at the time and charge you a fee using

our then-applicable rate (which will be deducted from the funds sent). We will not send you a cheque for any funds remaining in your Euro Personal Current Account.

Where your Euro Personal Current Account is closed at the same time as your Personal Current Account, we will convert the funds remaining in your Euro Personal Current Account to £ Sterling using our prevailing exchange rate at the time and charge you a fee using our then-applicable rate (which will be deducted from these funds), combine these funds with any remaining funds in your Personal Current Account and return the combined funds in accordance with the paragraph entitled "Closing your Account" in Section 3 (Managing your Account) of the General Part.