



Current Account Terms and Conditions

Account Schedule – Euro Personal Current Account

5 February 2019

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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 herein, terms defined in the General Part will have the same meaning in this Account Schedule.

Confirmation Statements

By applying to open a Euro Personal Current Account with us, 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.

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

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 Transactions

Individual payment transactions from your Euro Personal Current Account are subject to a limit of €25,000.

Post Office Counter Services

Notwithstanding any other provision in the General Part, 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 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.

Definitions

In respect of your Euro Personal Current Account, "International Payment" shall mean a payment through the International Payments page in the App, or, in certain circumstances, through our customer services team, to an account in a currency other than Euro.