



Fee Information Document



Name of account provider: Kroo Bank Ltd

Account name: Personal Current Account

Date: 1 August 2022

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account which are not listed here. Full information is available in the Kroo Personal Current Account Terms and Conditions.
- A glossary of the terms used in this document is available free of charge.

Service	Fee
General account services	
Maintaining the account	£0
Payments (excluding cards)	
Direct debit	£0
Standing order	£0
Sending money within the UK	Faster Payments £0 CHAPS payment £20
Sending money outside the UK *	Service not available
Receiving money from outside the UK*	Service not available
Cards and cash	
Debit card payment in pounds	£0
Debit card payment in a foreign currency	£0
Cash withdrawal in pounds in the UK	£0

Cash withdrawal in foreign currency outside the UK	Up to £200 in any calendar month £0 We charge 3% on any withdrawals over this limit [We won't charge you for using ATMs overseas from 1 April 2023 to 31 October 2023.]
Overdrafts and related services	
Arranged overdraft	24.9% EAR/APR variable
Unarranged overdraft	24.9% EAR/APR variable We will not charge more than £15 interest for any month
Refusing a payment due to lack of funds	£0
Allowing a payment despite lack of funds	£0
Other services	
Cancelling a cheque	Service not available
Obtaining a Kroo card	£0
Fee for a replacement Kroo card if you lose it	First two replacement cards £0 Third and subsequent card replacement in a 12 month period £5 Delivery outside the UK £10

* For these purposes, the Isle of Man and Channel Islands are considered to be within the UK.