Fees and service charges explained

Personal customers

Correct as at 5 August 2024

This publication is also available in Braille, in large print, on tape and on disk. Please contact us in branch, on the phone or through our webpage for details.

Danske Bank

This leaflet explains the fees and service charges that may apply, depending on which services you use and which type of product you have. It explains the default charges which may also apply.

In this leaflet a business day means a Monday, Tuesday, Wednesday, Thursday or Friday, except bank holidays and other holidays in Northern Ireland when the bank is usually open for business. (There are exceptions to this, including services such as CHAPS and the Faster Payments Service. There are details of these exceptions in our Personal Payment Table on our website at danskebank.co.uk/docs).

Please see our 'Interest rates' leaflet for details of the interest rates that may apply. This leaflet is also available on our website at danskebank.co.uk/docs.

The information in this leaflet is correct as at 5 August 2024.

We have set out the information in different sections.

Section 1:
Fees and service charges on personal accounts

This section applies to the personal accounts listed below.

Account (currently on sale)	Age
Danske Reward	18 and over
Danske Choice	18 and over
Danske Discovery	11 to 17
Danske Freedom	18 to 27
Danske Standard	18 and over

Account (no longer on sale)	Age
Danske Choice Plus	18 and over
Danske Prestige	18 and over
Danske SaverPlus	11 and over

Danske Re:pay (no longer on sale)

See page 6 and sections 3, 5 and 6 for details of the relevant fees and service charges which may apply to Danske Re:pay current account mortgage.

Monthly account fee

If you have a Danske Reward, Danske Choice Plus or Danske Prestige account, we will take a monthly account fee from your account on the last business day of each month for maintaining the account.

Account	Fee (each month)
Danske Reward	£2
Danske Choice Plus	£11
Danske Prestige	£18

Note to this table:

1. In the month the account is opened, the monthly account fee will be proportionate to the number of days the account has been open. We will not take an account fee in the month the account is closed or changed to another product.

Debit Cards

	Fee
Replacement card fee	£6, if ordered at branch or on the phone £4, if ordered by eBanking or Danske Mobile Banking

Notes to this table:

1. Your first debit card and renewal cards on expiry will be free.
2. This replacement card fee does not apply to Danske Discovery accounts.

Non-sterling payments and withdrawals using your debit card

	Description	Fee
Using your debit card for payments or withdrawals in a foreign currency (non-sterling transactions) (See note 1)	When you use your debit card for non-sterling transactions, you will pay the following non-sterling transaction fees. (See note 2)	
	Making a purchase:	
	• Non-sterling transaction fee (See note 5)	2.75% (of the value of the purchase)
	Withdrawing cash	
	• Non-sterling transaction fee (See note 5)	2.75% (of the value of cash withdrawal)

Notes to this table:
1. You will not have to pay the non-sterling fee set out above if you have chosen to pay in sterling. When you pay in sterling (instead of the relevant foreign currency) the merchant or the cash-machine operator will convert the currency using their own exchange rate. This can be more expensive than paying in the foreign currency. You should always check the exchange rate and the amount of any fees before you make a payment or withdrawal in sterling while abroad.

2. We apply the non-sterling transaction fee by adjusting the Danske Bank Card Exchange Rate (UK). You can find this rate on our website at danskebank.co.uk/travelmoney.

3. The amount of the fee will be shown on your statement.

4. For cash withdrawals, we will charge the non-sterling fee at the time the withdrawal is applied to your account. The amount of the non-sterling transaction will be taken off the available balance on your account immediately, but the balance will not take account of the fee described above. The amount that is actually taken from your account will depend on the Danske Bank Card Exchange Rate (UK) on the date that the transaction is processed. The fee will be shown separately on your statement. The amount withdrawn could be taken from your account several days after the date you made it.

5. Please note this fee is not applicable to Danske Choice Plus, Danske Prestige, Danske Reward, Danske Freedom and Danske Discovery accounts.

Unpaid Transaction Fee or Returned Item Fee

If we are asked to pay an item such as a cheque, direct debit or standing order from your account and you do not have enough money in your account, or your arranged overdraft or arranged excess is not enough to cover the payment, the following service charge may apply.

Type of fee	Amount	When we will charge the fee
Unpaid Transaction Fee Danske Reward Danske Choice Danske Freedom Danske Choice Plus Danske Prestige Danske Re:pay (See note 1)	£1.50	We will charge an unpaid transaction fee for each item refused due to lack of funds, (in other words, each item that 'bounces'), up to the monthly cap set out on page 7.
Returned item fee Danske Standard (See note 2)	£1.50	We will charge a returned item fee for each direct debit or standing order refused due to lack of funds, up to the monthly cap set out on page 7.

Notes to this table:

1. With the exception of Danske Re:pay, we will not charge the service charge above if the amount your account was overdrawn by, or would have been overdrawn by, is £5 or less.
2. We will not charge a returned item fee if the shortfall in your account would have been £5 or less.
3. We recommend that you have enough funds available in your account by the end of the day before any payments are due to be made from your account. This is because most automatic payment systems, such as those for direct debits and standing orders, will try to collect payments from a few minutes past midnight on the day that the payment is due. However, in line with most UK banks, we will not refuse to make a payment from your account if you pay in enough cleared funds before the cut-off time set out in the payment table (see danskebank.co.uk/docs). Different types of payment have different cut-off times. If you do not pay in enough cleared funds before the cut-off time, we may refuse to make the payment.

The term 'cleared funds' means that funds must be available immediately, so you could transfer money from another account you have with us through eBanking or mobile banking, or pay in cash at a branch.

The person the cheque was paid to can decide to have the cheque 'specially presented', which means that we will make a decision on whether or not to pay the cheque when we are asked to pay it and the cheque does not go through the clearing process.

You should make sure you have enough funds available in your account from the date that you write the cheque until it is paid. You must have enough funds available in your account by 2pm on the day that we are asked to decide whether or not to pay the cheque.

There is more information on the time the clearing process takes in the payment table on our website at danskebank.co.uk/docs.

4. If you are due to pay an unpaid transaction fee or a returned item fee during a month, we will not charge these service charges at the time they become due. Instead we will write to you at the end of the month and tell you the amount that we will charge and when. We will charge this amount to your account on the last business day of the next month. We will combine all of the service charges that are shown on your pre-notification and charge them as one amount. This amount will be shown on your statement as 'Fees according to advice'.

5. Unpaid transaction fees can also apply to Danske Re:pay accounts. We will charge an unpaid transaction fee on the day that the item is returned. There is no limit to the number of unpaid transaction fees that can apply in any calendar month as the monthly cap does not apply to Danske Re:pay.

Monthly cap on unarranged overdraft charges

1. Each current account will set a monthly maximum charge for:
   (a) going overdrawn when you have not arranged an overdraft; or
   (b) going over/past your arranged overdraft limit (if you have one).
2. This cap covers any:
   (a) interest and fees for going over/past your arranged overdraft limit;
   (b) fees for each payment your bank allows despite lack of funds; and
   (c) fees for each payment your bank refuses due to lack of funds.

The monthly cap on unarranged overdraft charges for each of our personal current accounts currently available is shown in the table below. The monthly cap on unarranged overdraft charges does not apply where you have a Danske Re:pay account.

Account	Monthly cap
Danske Reward Danske Choice Danske Freedom Danske Choice Plus Danske Prestige Danske Standard	£4.50

Each calendar month we will charge a maximum of three unpaid transaction fees or three returned item fees.

Information on how to reduce or avoid fees, charges and interest is provided on our website at danskebank.co.uk/reducefees.

Overdraft Set-Up fee

For each of our personal current accounts that offer an arranged overdraft, there is a maximum arranged overdraft that is available without a fee for setting it up (an 'overdraft set-up fee'). This is shown in the table below.

Account	Age	Is an arranged overdraft available?	Maximum arranged overdraft available without a fee for setting it up
Danske Reward	18 and over	Yes	£10,000
Danske Choice	18 and over	Yes	£10,000
Danske Freedom	18 to 27	Yes	£10,000
Danske Choice Plus	18 and over	Yes	£15,000
Danske Prestige	18 and over	Yes	£50,000
Danske Standard	18 and over	No	Does not apply

If you need an arranged overdraft higher than the maximum listed in the table, the overdraft set-up fee is **1% of the extra amount**. For example, if you have a Danske Choice account and set up an arranged overdraft for £12,000, the overdraft set-up fee would be £20. This is 1% of £2,000 (the extra amount of the overdraft above £10,000). We will charge this fee at the time we agree to grant you the overdraft.

Section 2:
Currency accounts

All currency accounts

Service	Fee
Cash lodged – foreign currency lodged to a currency account in the same currency	1%
Cash paid out – foreign currency withdrawn from a currency account in the same currency	1%

Euro accounts

Single Euro Payments Area (SEPA) Direct Debits	Fee
SEPA Direct Debits	Free

Euro accounts with a chequebook

	Fee
Cheques Issued	€3
Account Maintenance Fee	€25 every three months

When we charge these fees and service charges to your account

1. **Cheques issued, SEPA Direct Debits paid, cash lodged and cash paid out.** Before we charge a fee for cheques issued, SEPA Direct Debits paid, cash lodged and cash paid out, we will write to you and tell you the amount that we will charge. The amount we will charge is worked out at the end of each month and we will charge this amount to your account on the last business day of the next month.

2. Account maintenance fee

Before we charge a quarterly(three-monthly) account maintenance fee to your account, we will write to you at the end of each quarter (that is, at the end of March, June, September and December) and charge the fee to your account on the last business day of the next month (that is, April, July, October and January).

We will combine all of the service charges that are shown on your pre-notification and charge them as one amount. This amount will be shown on your statement as 'Fees according to advice'.

Unpaid Transaction Fee - Currency accounts

If we are asked to pay an item such as a cheque, direct debit or standing order from your account and you do not have enough money in your account, or your arranged overdraft or arranged excess is not enough to cover the payment, the following service charge may apply.

Type of fee	Amount	When we will charge the fee
Unpaid transaction fee	€1.50	We will charge an unpaid transaction fee for each item refused due to lack of funds (in other words, each item that ‘bounces’).

Notes to this table:

1. If you are due to pay an unpaid transaction fee, this will be charged on the day that the item is returned. It will be shown on your statement as ‘Unpaid transaction fee (Direct Debits)’, 'Unpaid transaction fee (Cheques)', or 'Unpaid transaction fee (Standing Orders)'.

Section 3:
Fees and service charges for other services

Statements

	Fee
Extra statements and copies of statements We will provide account statements, or make them available to you at the end of any month where a payment has been made to or from your account. Otherwise we will provide a statement or make one available to you every half year. We issue all monthly statements at the end of the calendar month. If you would like extra statements, the fees are as shown below.	
• A statement showing a list of recent payments to and from your account, often requested for legal or tax purposes:	£3 for each statement
• A printout of recent payments to and from your account:	£3 for each printout
• A copy of a statement which was previously sent to you:	£3 for each statement

Notes to this table:
1. Before we charge a fee for providing a statement showing a list of recent payments to and from your account or a printout of payments to and from your account, we will write to you and tell you the amount that we will charge. The amount we will charge is worked out at the end of each month and we will charge this amount to your account on the last business day of the next month.
2. If you ask for a copy of a statement, we will charge the fee on the day that we issue the statement.

Other Services

This is a list of some of the other services available. In all cases, we charge the fee or service charge to your account at the time you use the service.

	Description	Fee
Banker's draft	Sometimes, when you are making a payment, the person or company you are paying may ask you to pay by banker's draft.	
	The fee to buy a banker's draft is as shown opposite.	£10
	The fee to cancel a draft is shown opposite.	£10
Bank Giro Credit payment made on behalf of a person who is a Danske Bank customer in the UK	Payments made to a Danske Bank account in the UK	Free
	Payments made to an account with another bank or building society	£3
Bank Giro Credit payment made on behalf of a person who is not a Danske Bank customer in the UK	Payments made to a Danske Bank account in the UK	Free
	Payments made to an account with another bank or building society	£8
Cheque sent for collection or special presentation	Usually when you pay a cheque into your account it will go through the normal clearing system. You can ask for the cheque to be specially presented or sent for collection rather than sent through the clearing cycle. This means that the cheque will be sent directly to the branch of the bank that it was drawn on to confirm that they will pay it.	
	The fee for this service for each cheque is shown opposite.	£10
Cheque or paper lodgements	Paper clearing process - if you want a copy of a cheque that has been paid into or out of your account, you can ask us for a certified copy.	
	Image clearing process - if you want an image of a cheque that has been paid into or out of your account you can ask us for a certified copy of the image.	
	The fee for each item we return is shown opposite.	£10

	Description	Fee
Foreign currency If you are a customer with a Danske Choice Plus or Danske Prestige account, you are not charged commission.	If you order foreign currency, or if we buy foreign currency from you, there is a commission charge, which is shown opposite.	£3
Traveller's cheques	When we buy foreign currency traveller's cheques from you, there is a commission charge which is shown opposite.	0.25% (minimum £3, maximum £20)
	When we buy sterling traveller's cheques from you, there is no commission charge.	Free
Electronic transfer	**Sending money within the UK by an electronic transfer**	
	Using these Faster Payments Service options:	
	• eBanking	Free
	• Via a Third Party Provider (TPP) using the Open Banking APIs	Free
	• Mobile Banking	Free
	• In branch / by telephone	£10
	CHAPS	£30
	Receiving money from within the UK by an electronic transfer	
	Faster Payments Service	Free
	Bacs payment	Free
	CHAPS Sterling direct credit	£2
	Receiving money from outside the UK by an electronic transfer	
	Euro direct credit within EEA	Free
	Euro direct credit outside EEA	£7
	All other non-sterling direct credit	£7
	Direct credit from an account in the Danske Bank group	Free

	Description	Fee
Stopping a cheque	If you have made a cheque payment from your account and you want to stop the cheque from being paid, known as cancelling a cheque, you need to tell us immediately. The fee for stopping a cheque is as shown opposite.	£10 for each cheque
Text messages and emails	To help keep you up to date with your account balance, we can send you a text message or email to let you know when your balance falls above or below a level you have set with us. This will help you know when a payment (such as your salary) is in your account, or when you are getting near a debit balance or your overdraft limit on your account. The fees for these messages are as follows.	
	Email:	Free
	Text message:	Free (although your phone company may charge you)

	Description	Fee
Danske Safe Custody Service Terms and conditions apply	If you store items for safekeeping at the bank, the fee for this service will depend on the number of items or boxes that you have placed in safekeeping. The fees for the following are shown opposite.	
	• Wallets A4 size	£60 plus VAT per annum
	• Small Box 24cm by 30cm by 9cm	£100 plus VAT per annum
	• Large Box 24cm by 44cm by 30cm	£140 plus VAT per annum
	• Oversized item (See note 2) (Boxes can be supplied by the Bank. The charge for a Small Box is £15 plus VAT, the charge for a Large Box is £40 plus VAT).	£240 plus VAT per annum (for each item)
Private Banking Terms and conditions apply	For customers in Private Banking, there is a monthly service charge	£10

Notes to these tables:
1. For more information on limits and the types of payment please see the Payment Table. The Payment Table is set out at the end of Part 3 of the General Terms and Conditions which are on our website at danskebank.co.uk/docs.

2. We reserve the right to refuse storage of an oversized item, for example, due to the size, or weight of the item and capacity in Branch.

3. Please see our 'Fees and service charges explained - foreign payments' leaflet for information on fees and service charges relating to foreign payment services. This leaflet is also available on our website at danskebank.co.uk/docs.

Section 4:
Fees and service charges on credit cards

Whether we offer you a credit card, and the limit on the credit card, will depend on your circumstances (this is in line with our normal lending conditions).

Type of credit card	Who can apply for this card?
Mastercard Standard	Anyone over 18

The following fees and service charges apply on all our credit cards (both on sale and those no longer on sale)

	Description	Fee
Cash withdrawals	When you use your credit card to: · withdraw sterling from a cash machine in the UK or at a Danske Bank branch in Northern Ireland; or · withdraw foreign currency from a cash machine in the UK or abroad (if the cash-machine operator has carried out the currency conversion using its own exchange rate); The fee for this service is shown opposite.	
	Withdrawals up to £100	£2.75
	Withdrawals of over £100	2.75% of the value of the cash withdrawal
Copies of statements	If you need a copy of a credit card statement we have previously sent you, the fee is shown opposite.	£5 for each statement
Copies of transaction vouchers	If you have used your card to do a paper-based transaction (rather than electronic), the fee for providing you with a copy of the voucher for a payment you have made with your credit card is shown opposite.	£5 for each voucher

	Description	Fee
Replacement card (See note 1)	Replacement card fee	£6, if ordered at branch or on the phone £4, if ordered by eBanking or Danske Mobile Banking
Using your credit card for payments or withdrawals in a foreign currency (non-sterling transactions) (See note 2)	When you use your credit card for non-sterling transactions, you will pay the following non-sterling transaction fees (See note 3) • Making a purchase:	 2.75% (of the value of the purchase)
	• Withdrawing cash from a cash machine or using your credit card to buy traveller's cheques or foreign currency:	2.75% cash fee (minimum £2.75) plus 2.75% (of the value of the cash withdrawal)

Notes to this table:

1. Your first credit card and renewal cards on expiry will be free.

2. You will not have to pay non-sterling fees if you pay in or withdraw sterling. When you pay in sterling (instead of the relevant foreign currency) the merchant or cash-machine operator will convert the currency using their own exchange rate. This can be more expensive than paying in the foreign currency. You should always check the exchange rate and the amount of any fees before you make a payment or withdrawal in sterling while abroad.

3. We apply the non-sterling transaction fee by adjusting the Danske Bank Card Exchange Rate (UK). You can find this rate on our website at danskebank.co.uk/travelmoney.

4. The amount of the fee will be shown on your statement.

5. For cash withdrawals, we will charge the non-sterling fees at the time the withdrawal is applied to your account. The amount of the non-sterling transaction will be taken off the available balance on your account immediately, but the balance will not take account of any of the fees described above. The amount that is actually taken from your account will depend on the Danske Bank Card Exchange Rate (UK) on the date that the transaction is processed. The fees will be shown separately on your statement. The amount withdrawn could be taken from your account several days after the date you made it.

Section 5:
Default charges

The charges in this section are default charges. These are different from the fees and service charges explained in previous sections, in that you will only have to pay default charges if you break an agreement you have made with us.

Credit card late payment charge
If you have a credit card with us, your credit card statement will show you the latest date when you should pay your credit card bill. If you pay your bill later than this date, we will charge you a late payment charge, which is currently £8.

Section 6:
What happens if we make a change to a fee or service charge?

If we make a change to any of the fees or service charges in sections 1, 2 and 3 we will tell you at least two months before the change comes into force. Any change will come into force at the end of the two month notice period, unless you tell us that you object to the change on or before the date the change is due to take place. If you do object to the change, you have the right to end your agreement and close your account without being charged anything extra.

If we make a change to any of the fees, service charges or default charges in sections 4 and 5, and that change puts you at a disadvantage, we will give you written notice of the change at least 30 days before the change comes into effect.

Correct as at 08/2024

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