

Charges & Fees Information

Barnsley Building Society Savings Accounts Payment Transactions - Timescales, Charges & Fees

Payment Requests

CHAPS

Any payment requests will be carried out on the day of receipt provided the completed CHAPS request is received at our Head Office before 12 noon on any working day (except Saturdays). Request forms received after 12 noon will be processed on the next working day. The funds will normally be credited to the destination account on the day the payment is processed.

Other Electronic Payments and Standing Orders

The cut-off time for processing all other electronic or automated payments at our branches or over the telephone is 5pm (Monday to Friday) 1pm on a Saturday and midnight for payments processed on the Internet. They will reach the destination account by the end of the next working day.

PLEASE NOTE THE FOLLOWING LIMITS APPLY:

This table illustrates the limits for electronic payments and standing orders to a destination account set up for more than 30 days:

Daily limit per account	Branch/Post	Telephone
Up to £25,000	Yes	Yes
more than £25,000	By cheque/CHAPS*	By cheque
Standing orders	Up to £25,000	Not applicable

This table illustrates the limits for electronic payments and standing orders to a destination account set up for 30 days or less:

Daily limit per account	Branch/Post	Telephone
Up to £5,000	Yes	Yes
£5,000.01 - £10,000	Yes	By cheque
more than £10,000	By cheque/CHAPS*	By cheque
Standing orders	Up to £10,000	Not applicable

*Please note all CHAPS payments incur a fee of £23.50

No limit applies to Faster Payments authorised online for Internet accounts.

THE TIMESCALES FOR AUTOMATED PAYMENTS AND CHAPS ARE SUBJECT TO CERTAIN OTHER FACTORS OUTSIDE OUR CONTROL (E.G THE NEED FOR FURTHER CHECKS OR ADDITIONAL INFORMATION AND LEGAL OR REGULATORY ACTION) AND TRANSACTIONS CANNOT BE GUARANTEED

Foreign Money Transfers

The electronic funds transfer service is provided in association with American Express (Amex) who will use agents and correspondent banks to fulfil the request. Payment requests will be executed on the day of receipt provided the completed Foreign Money Transfer request is received at our Head Office before 3pm on any working day (except Saturdays). Requests received after 3pm will be processed on the next working day.

A Foreign Money Transfer in either euros or sterling will normally reach the receiving bank two working days after the day we process the transaction. Transfers in other currencies of the European Economic Area (EEA) will normally take three working days after the day we process the transaction and transfers in non-EEA currencies may take longer. Transaction times may vary depending on external factors (such as overseas bank holidays, the need for checks or additional information and legal or regulatory action) and cannot be guaranteed.

Charges & Fees

The following fees apply to the savings account transactions listed below:

Stopped Cheque	No Charge
Returned Cheque	No Charge
Returned Standing Orders	£20
Unpaid Direct Debit	£20
Foreign Money Transfer of funds in a Foreign Currency	£15
Foreign Money Transfer of Funds in Sterling	£30
CHAPS Payment Fee	£23.50

General Charges

Personal Information Request (Subject Access Request under Data Protection Act): £10

General Notes

Changes in fees: Where we introduce new charges, or increase existing charges we will tell you about this by letter or other personal notice in good time before the change takes effect, subject to the product terms of your account. Please ask for a copy of our General Terms and Conditions for Savings Accounts that contains further information regarding charges.

Barnsley Building Society and the Barnsley are trading names of Yorkshire Building Society. Principal office and correspondence address: Yorkshire House, Yorkshire Drive, Bradford BD5 8LJ. Yorkshire Building Society is a member of the Building Societies Association and is authorised and regulated by the Financial Services Authority and is entered in the FSA register. Our FSA registration number is 106085. For information regarding Barnsley products and services please visit www.barnsley-bs.co.uk.