

## Charges and fees information

# Yorkshire Building Society Savings Accounts

### Payment Transactions: Timescales, Charges and Fees

#### BACS

BACS payments will be credited to the receiving account three working days after the day that we process a payment. The cut-off time for processing BACS payments at our branches is 5pm, and 8pm for payments processed at our ATMs or via our website.

#### 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 midday on any working day (except Saturdays). Request forms received after 12noon will be processed on the next working day.

The funds will normally be credited to the receiving account on the day the payment is processed, though this timescale is 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 Transfer request is received at our Head Office before 3pm on any working days (except Saturdays). Requests received after 3pm will be processed on the next working day.

A foreign money transfer will normally reach the receiving bank two working days after the day we process the transaction though this 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

(Effective 1st November 2009)

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

Stopped Cheque	No Charge
Returned Cheque	No Charge
Returned Standing Order	£20
Unpaid Direct Debit	£20
Foreign Money Transfer of funds in a Foreign Currency	£15 or sterling equivalent in Euros
Foreign Money Transfer of Funds in Sterling	£30 or sterling equivalent in Euros
CHAPS Payment Fee	£30

## General Charges

Personal Information Request (Subject Access Request under Data Protection Act)	£10
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## 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 which contains further information regarding charges.

Yorkshire Building Society is authorised and regulated by the Financial Services Authority (FSA).  
Yorkshire Building Society is entered in the FSA register and our FSA registration number is 106085.

Head Office: Yorkshire Building Society, Yorkshire House, Yorkshire Drive, Bradford, BD5 8LJ.

For more information about Yorkshire products and services please visit [www.ybs.co.uk](http://www.ybs.co.uk)