



Name of the account provider: Barclays
Account name: Higher Education Account
Date: February 2024

- 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 Barclays tariff for personal customers – Our bank charges explained which can be found at barclays.co.uk/rca.
- A glossary of the terms used in this document is available free of charge.

Service	Fee
General account services	
Maintaining the account	
Monthly account fee	No fee
Payments (excluding cards)	
Direct Debit	No fee
Standing Order	No fee
Sending money within the UK*	
Faster Payments Service	No fee
CHAPS Payments	Online banking Branch or telephone banking
Cancelling a CHAPS payment	£25 £20
*If you send money in a foreign currency within the UK, the fees are as shown below for Sending money outside the UK	
Sending money outside the UK	
SEPA Direct Debits – euro only	No fee
Barclays International Payments**	Branch or telephone banking Online banking
SEPA Credit Transfer	Branch or telephone banking Online banking
**Overseas Delivery Charges may also apply – more information available at www.barclays.co.uk/ways-to-bank/international-payments/#az	
USD Cover charge	£3
Amendment or Cancellation of Payment fee	£20
Receiving money from outside the UK	
Receiving SEPA Credit Transfer or a euro payment from the EEA	No fee
Receiving an international payment under £100 or equivalent	No fee
Receiving an international payment over £100 or equivalent	£6

Cards and cash		
Cash withdrawal in pounds (£) in the UK		No fee
Debit card payment in pounds (£)		No fee
Debit card payment in a foreign currency		
Non-Sterling Transaction fee		2.99% per transaction
Cash withdrawal in foreign currency outside the UK		
Non-Sterling Transaction fee		2.99% per transaction
Overdrafts and related services		
Arranged overdraft		
Overdraft interest charges (annual rate of interest)	Up to £1,500	0% (variable)
Unarranged overdraft		Service not available
Allowing a payment despite lack of funds		No fee
Refusing a payment due to lack of funds		No fee
Other services		
Blue Rewards	Per month	£5
	Total annual fee	£60
Banker's draft		£15
Cancelling a cheque		
Stopped cheque		£12.50
Temporary Debit Card		£12.00
Personalised Debit Card		£10.00

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