

# Charges and Fees Information

## Chelsea 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.

#### BACS - Available until 3 December 2011

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.

#### Electronic Payments and Standing Orders - Effective from 4 December 2011

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 or at our ATMs. 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	ATM
Up to £10,000	Yes	Yes	Yes
£10,000.01 - £25,000	Yes	Yes	Not applicable
more than £25,000	By cheque/CHAPS*	By cheque	Not applicable
Standing orders	Up to £25,000	Not applicable	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	ATM
Up to £5,000	Yes	Yes	Not applicable
£5,000.01 - £10,000	Yes	By cheque	Not applicable
more than £10,000	By cheque/CHAPS*	By cheque	Not applicable
Standing orders	Up to £10,000	Not applicable	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

## Charges & Fees

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
CHAPS Payment Fee	£23.50

## General Charges

Personal Information Request (Subject Access Request under Data Protection Act)	£10
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## Non Standard Services

We may make additional charges for non-standard services. These charges will be agreed prior to the non standard service being undertaken.

## 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.

Chelsea Building Society and the Chelsea are trading names of Yorkshire Building Society. Yorkshire Building Society is authorised and regulated by the Financial Services Authority (FSA).  
Write to us: Chelsea Building Society, Timbercombe House, Charlton Kings Business Park, Cirencester Road, Cheltenham, Gloucestershire GL53 8DZ.  
For more information about Chelsea products and services please visit [www.thechelsea.co.uk](http://www.thechelsea.co.uk)