



## Fee Information Document



### Coventry Building Society MoneyManager (Coventry First)

Information correct as at September 2019

- 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 our Saving Accounts Terms and Conditions.
- A glossary of terms used in this document is overleaf.

Service	Fee
<b>Payments (excluding cards)</b>	
<b>Direct debit</b>	Fee not charged
<b>Standing order</b>	Fee not charged
<b>Sending money within the UK</b>	
CHAPS	Fee not charged
Faster payment	Fee not charged
Internal transfer between your account(s)	Fee not charged
Internal transfer to another Coventry Building Society member's account(s)	Fee not charged
<b>Receiving money from outside the UK</b>	Fee not charged
	If you receive an electronic payment in a foreign currency, the amount is converted into pounds on the date we add it to your account. It's converted at the HSBC wholesale rate of exchange. We don't allow any cash or cheque payments in a foreign currency into your account.
<b>Cards and cash</b>	
<b>Cash withdrawal in pounds in the UK</b>	Fee not charged
<b>Cash withdrawal in foreign currency outside the UK</b>	2% of sterling transaction value
<b>Other services</b>	
<b>Cancelling a cheque</b>	Fee not charged

## Glossary of definitions

<b>Term</b>	<b>Definition</b>
<b>maintaining the account</b>	The account provider operates the account for use by the customer.
<b>refusing a payment due to lack of funds</b>	The account provider refuses a payment from the customer's account because there is not enough money in it.
<b>allowing a payment despite lack of funds</b>	The account provider allows a payment to be made from the customer's account although there is not enough money in it.
<b>direct debit</b>	The customer permits someone else (recipient) to instruct the account provider to transfer money from the customer's account to that recipient. The account provider then transfers money to the recipient on a date or dates agreed by the customer and the recipient. The amount may vary.
<b>standing order</b>	The account provider makes regular transfers, on the instruction of the customer, of a fixed amount of money from the customer's account to another account.
<b>sending money within the UK</b>	The account provider transfers money, on the instruction of the customer, from the customer's account to another account in the UK.
<b>sending money outside of the UK</b>	The account provider transfers money, on the instruction of the customer, from the customer's account to another account outside the UK.
<b>receiving money from outside the UK</b>	When money is sent to the customer's account from an account outside the UK.
<b>cash withdrawal in pounds in the UK</b>	The customer takes cash out of the customer's account in pounds at a cash machine, bank or Post Office in the UK.
<b>cash withdrawal in foreign currency outside the UK</b>	The customer takes cash out of the customer's account in foreign currency at a cash machine or, when available, at a bank outside the UK.
<b>cancelling a cheque</b>	The customer asks the account provider to cancel a cheque that the customer has written.