

Savings Services Tariff

A tariff of charges for our
Savings Services

Effective 1st May 2009



Savings Services Tariff

This tariff gives details of the charges payable in connection with our savings accounts.

Passbook Replacement	£5
This fee covers the cost of issuing a replacement following the loss, theft or destruction of your account passbook.	
Duplicate interest statement / Statement of Deduction of Tax	£10
Each year in April we send out annual interest statements for accounts with balances greater than £200. On request we will also produce a Statement of Deduction of Tax where it is required by HM Revenue & Customs. If you require further copies of either of these documents then we make this charge to cover our administration costs.	
Copies of personal records	£10
Charged for providing a copy of personal data held about you by the Society, which you may request under the Data Protection Act 1998. This includes computer processed data as well as paper records that meet the Act's criteria.	
Returned Cheque	£15
When a cheque paid into your savings account is returned by the bank unpaid, we charge this fee to cover our administration costs and bank charges.	
Stopped Cheque	£15
This fee covers our administration costs and bank charges if you need to place a stop on a cheque drawn from your account due to it being lost, stolen or destroyed. A replacement cheque will be issued made payable to the original payee.	
Copy Cheque	£10
If you ask for a photocopy of a cheque drawn on, or paid into, your savings account we make this charge to cover our administration costs in retrieving the cheque from our bank.	
CHAPS fee	£25
This covers our administration costs and bank charges when you request a same-day withdrawal via Telegraphic Transfer to a nominated bank account. Withdrawals via the BACS system to your personal bank account, which will normally take three working days to reach you, can be arranged for free via our website 'My Accounts' facility, once you have registered.	
Transaction Statement / account history	£5 (per page)
All of our Branch based accounts come with a passbook to show a record of all transactions that have taken place. If you ask us to produce a separate record of transactions or other analysis for you then we will make this charge per page of records. Each page will consist of up to twenty transactions.	
Unpaid Direct Debit	£10
If your bank declines our request to collect a direct debit from your bank account, on the date you have agreed, we make this charge to cover our administration costs and bank charges.	
Rejected Standing Order	£10
We reserve the right to charge this fee for standing order payments repeatedly received quoting incorrect account details.	



Head Office: Monmouthshire House, John Frost Square,
Newport, South Wales, NP20 1PX.

New account enquiries: 01633 844 330

Customer Service: 01633 844 340

Fax: 01633 844 445

Authorised and regulated by the Financial Services Authority, registration number 206052