



Name of the account provider: Contis Financial Services Ltd
Account name: HCT Finance Ltd – Premium Account

Date: 06 February 2023

- 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 your terms and conditions (<https://www.hctfinance.com/terms-and-conditions>).

Service	Fee	
General account service		
maintaining the account		
HCT Finance Monthly Premium Account	Monthly maintenance fee	£1.50
	Total annual fee	£18.00
Payments (excluding cards)		
Sending and receiving money within the UK		
Sending money via Faster Payments (same day)	Per payment	£0.38
Sending money via Faster Payments (next day)	Per payment	£0.38
Sending money via Faster Payments (3 days)	Per payment	£0.38
Sending money via CHAPS	Per payment	£22.50
Receiving money in pounds	Per payment	£0.60
Sending and receiving money outside the UK		
Sending money in pounds	Per payment	£30.00
Receiving money in pounds	Per payment	£0.60
Receiving money in a foreign currency	Not Applicable	
Unpaid direct debit	Per payment	£11.25
Cards and cash		
Issuing of debit card	Per card	£5.00
Issuing of additional debit card	Per card	£5.00
Replacement debit card	Per card	£5.00
Card cancellation	Per card	£4.50
Debit card payment in pounds	Per transaction	£0.00
Debit card payment in a foreign currency	Per transaction	£0.75 plus 1% of the transaction value (in Euro)
		£0.75 plus 1.5% of the transaction value (other currency)
Cash withdrawal in pounds in the UK	Per withdrawal	£0.75

Cash withdrawal in foreign currency outside the UK	Per withdrawal	£1.50 plus 1% of the transaction value (in Euros) £2.25 plus 1.5% of the transaction value (other currency)
Refusing a payment due to lack of funds	Per payment	£0.20
Allowing a payment despite lack of funds	Not Applicable	
Overdrafts and related services		
Arranged overdraft	Not Applicable	
Unarranged overdraft	Not Applicable	
Other services		
PayPoint load	Per load	£0.75 plus 2.5% of the transaction value
Post Office load	Not Applicable	
ATM balance enquiry	Per enquiry	£0.75

Glossary of terms

Term	Definition
Allowing a payment despite lack of funds	The account provider allows a payment to be made from the customer's account although there is not enough money in it (or it would take the customer past their arranged overdraft limit).
Arranged overdraft	The account provider and the customer agree in advance that the customer may borrow money when there is no money left in the account. The agreement determines a maximum amount that can be borrowed, and whether fees and interest will be charged.
ATM balance enquiry	The customer views the account balance at a cash machine.
Card cancellation	The account provider charges a cancellation fee if the customer cancels the card order within the first 14 days and a card has already been ordered in the customer's name.
Cash withdrawal in foreign currency outside the UK	The customer takes cash out of the customer's account in foreign currency at a cash machine outside the UK.
Cash withdrawal in pounds in the UK	The customer takes cash out of the customer's account in pounds at a cash machine in the UK.
Debit card payment in a foreign currency	The customer uses their debit card to make a payment in foreign currency. This can be in a shop, online or over the phone.
Debit card payment in pounds	The customer uses their debit card to make a payment in pounds. This can be in a shop, online or over the phone.
Issuing of debit card	The account provider sends a debit card to the customer.
Issuing of additional debit card	The account provider sends a debit card to the customer for an additional user.
Maintaining the account	The account provider operates the account for use by the customer.
PayPoint Load	PayPoint offers customers the ability to make cash deposits across a UK retail network.
Receiving money in a foreign currency	When money is sent to the customer's account from an account not in pounds.
Receiving money in pounds	When money is sent to the customer's account from an account in pounds.
Refusing a payment due to lack of funds	The account provider refuses a payment from the customer's account because there is not enough money in it.
Replacement debit card	The account provider sends a replacement debit card to the customer.
Sending money outside the UK in pounds	The account provider transfers money, on the instruction of the customer, from the customer's account to another account outside the UK in pounds.
Sending money within the UK via CHAPS	The account provider transfers money, on the instruction of the customer, from the customer's account to another account in the UK.
Sending money within the UK via Faster Payments	The account provider transfers money, on the instruction of the customer, from the customer's account to another account in the UK.
Standing order set up	The customer requests that the account provider makes regular transfers of a fixed amount of money from the customer's account to another account.
Unarranged overdraft	The customer borrows money when there is no money left in the account (or the customer has gone past their arranged overdraft limit) and this has not been agreed with the account provider in advance.
Unpaid direct debit	The customer has permitted someone else (recipient) to instruct the account provider to transfer money from the customer's account to that recipient. The account provider attempts to transfer money to the recipient on a date agreed by the customer but there are insufficient funds available.