



Name of the account provider: Contis Financial Services Ltd

Account name: Engage

Date: 01/07/2020

- 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. Fees may also vary due to the type of Engage Account and the level of service provided by your Credit Union. Full information is available in your terms and conditions www.engageaccount.com/terms-conditions

Service	Fee	
General account service		
maintaining the account		
Engage Classic Account	Monthly maintenance fee	£2.00
	Total annual fee	£24.00
Payments (excluding cards)		
Sending and receiving money within the UK		
Sending money via Faster Payments (same day)	Per payment	£NA
Sending money via Faster Payments (next day)	Per payment	£3.00
Sending money via Faster Payments (3 days)	Per payment	£FREE
Sending money via CHAPS	Per payment	£15.00
Receiving money in pounds	Per payment	£FREE
Sending and receiving money outside the UK		
Sending money/ in pounds	Per payment	£20.00 - £28.00
Receiving money in pounds	Per payment	£NA
Receiving money in a foreign currency	Per payment	£NA
Unpaid direct debit	Per payment	£NA
Cards and cash		
Issuing of debit card	Per card	£FREE
Issuing of additional debit card	Per card	£FREE
Replacement debit card	Per card	£5.00
Card cancellation	Per card	£2.00
Debit card payment in pounds	Per transaction	£FREE
Debit card payment in a foreign currency	Per transaction	£1.00 plus 2% of the transaction value
Cash withdrawal in pounds in the UK	Per withdrawal	£0.75p
Cash withdrawal in foreign currency outside the UK	Per withdrawal	£2.00 plus 2% of the transaction value
Refusing a payment due to lack of funds	Per payment	£NA
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	£0.50p plus 2.5% of the transaction value	
ATM balance enquiry	Per enquiry	£0.10p	

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.