

# Overdraft Charging Scenarios for personal current accounts



At First Trust Bank it is our policy to provide you with a service that is clear and consistent. If we charge fees to your account we want you to know exactly what they are and why you are paying them. You may have to pay charges if you use your current account to make payments when:

- you do not have enough money in your account and have not agreed an overdraft limit with us; or
- the payment takes you over the limit of your arranged overdraft;

The table below gives some examples of our charges for making payments from a First Trust Bank Classic Current account when you haven't enough money in your account to meet the payment.

We developed these examples with the Office of Fair Trading and leading consumer groups to help you to think about how changing the way you use your account can affect the amount we may charge you.

These examples are meant to show how different actions can result in different charges. They are only examples so you shouldn't see them as actions you might take and charges you might have to pay.

**We may not allow you to use your account in the ways shown below. You should avoid going overdrawn without an arranged overdraft or exceeding your arranged overdraft wherever possible and you should contact us if you need help to manage your account.**

We could add other charges and interest to your account if you try to make payments when you do not have enough money. For full details of all the charges and interest rates for our current accounts, please see our personal price list.

Choose an example below which shows how you might manage your Classic account. If you have recent bank statements, use these to help you choose. Once you have worked out reasons why you might be charged, it could help you to avoid charges in future.

	Reasons that you might be charged	Charge
1	We refuse a payment from your account because there is not enough money in your account.	£25
2	A payment from your account takes you into an unauthorised overdraft by less than £10. You are overdrawn for one day during the month.	£15
3	A payment from your account takes you into an unauthorised overdraft* and you make another payment from the account while you are overdrawn. You are overdrawn for two days in a row during the month.	£59
4	A payment from your account takes you into an unauthorised overdraft*, and you make nine more payments# from the account while you are overdrawn. You are overdrawn for 10 days in a row during the month.	£125
5	A payment from your account takes you into an unauthorised overdraft*. You are overdrawn for one day. However, on three more occasions during the month, a payment takes you into an unauthorised overdraft. On each of these occasions you are overdrawn for three days in a row.	£103
6	A payment from your account takes you into an unauthorised overdraft*. You are overdrawn for 21 days in a row during the month and you make 12 more payments# from the account while you are overdrawn.	£125

\* Unauthorised overdraft takes closing account balance in excess of £15 overdrawn.

# maximum of five paid item fees charged in a month for personal current accounts.