



# Bacstel-IP

Direct User

Schedule Of Charges

## STANDARD FEES

### Transaction fees

Credit	8p per item
Debit	8p per item
File submission fee	£2.00 per debit or credit file processed plus appropriate automated Transaction charge.

Bacs standard fees are applied quarterly in arrears following confirmation from Bacs of the volume of Transactions and files transmitted and are included as quarterly business banking charges\* under the heading Electronic Services.

## FEES – OTHER SERVICES

### Smartcard fees

Minimum 2 per User Number

New smartcards £60

Replacement smartcards £40

At three year expiry and/or replacement due to damage/loss etc.

Smartcard charges will be debited to your Bacs settlement Account

**Paperless Direct Debit set up fee** £250

Paperless Direct Debit registration fee will be debited to your Current Account once confirmation of your live status is received from Bacs.

\*Quarterly business banking charges including Electronic Services are calculated on 15 February, May, August and November or previous working day. These are usually charged to your Current Account on the sixth day of the following month. Refer to our Business Banking Charges Explained Brochure.

If you need this brochure in Braille, in large print or on audio, ring 0345 600 5925<sup>†</sup> or ask your relationship manager. Customers with hearing difficulties can use our Text Relay Service by dialling 18001 0345 6005 925<sup>†</sup>.

**Call into any branch | [aibni.co.uk](http://aibni.co.uk)**

<sup>†</sup>Calls may be recorded. Call charges may vary please refer to your service provider.



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