

Current Account Tariff

 **London Community**
 **Credit Union**

Your London Community Credit Union Current Account

Your London Community Credit Union (LCCU) current account offers you immediate access to your money, at any time, day or night.

All adult members are allocated a free current account (Bronze Account) when they join LCCU. This comes with a unique account number that can be used to receive your salary, benefits, pension or any other UK electronic payment.

You can access your Bronze Account via our online banking platform and use it to make immediate UK payments.

You can upgrade your current account at anytime to benefit from additional services such as bill payment via Direct Debit or standing order. Or make instore and online purchases and access funds via cash machines with a debit card. See below for full details.

How do I open an LCCU Current Account? It's as easy as 1, 2, 3!

1) Complete an application form

Please complete this form in full and take it to your nearest branch. Remember to fill in all sections especially your income/ employment details. Please complete this section even if you are unemployed.

Incomplete forms **CANNOT** be processed and **WILL** delay your application

2) Identification requirements

In accordance with Money Laundering and "Know Your Customer" requirements, you must provide one proof of identity such as a passport, driving licence, residence permit or EEA ID Cards.

We also need at least one recent proof of your address: utility bill, bank or Post Office statement, tenancy agreement, Council Tax bill, credit card statement or benefit award letter.

If providing ID is a problem, please speak to one of our Customer Service Representatives.

3) Your new account details / card

You can use your account as soon as you receive your account number and sort code in the post.

If you opt for a current account with a debit card, you will receive your card and PIN within 5 -7 working days. Please authenticate your card on receipt and you can begin to use it immediately.

Terms and Conditions

You **MUST** read and understand the LCCU Terms and Conditions document related to your current account and your debit card and the Personal Current Account Tariff.

Pay particular attention to the section headed "Your information". This explains how we use and safeguard your information.

The data controller is:

London Community Credit Union Ltd

473 Bethnal Green Road, London E2 9QH

Tel: 020 7729 9218

Fax: 020 7739 6690

Email: banking@londoncu.co.uk

www.londoncu.co.uk

Regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Registration Number 213743

Current account comparison:

Current Account Type	Receive UK Funds	Online Banking	Make UK Payments	Direct Debit Standing Order	Debit Card	ATM & Point of Sale Use	Unlimited ATM Use / Free Faster Payments
BRONZE	✓	✓	✓				
SILVER	✓	✓	✓	✓			
GOLD	✓	✓	✓	✓	✓	✓	
PLATINUM	✓	✓	✓	✓	✓	✓	✓

Personal Current Account Tariff

1. MONTHLY ACCOUNT FEE AND TRANSACTION ALLOWANCE

Bronze Account

Our free Bronze Current Account will allow you to receive direct payments using your unique sort code and account number. The Bronze Account is a Basic Current Account so you receive all the functionality of a current account but without Direct Debits, standing orders or a debit card. You can manage your account online and make immediate domestic payments at any time, night or day.

Account fee	Free
Branch cash withdrawal	Free
Faster Payment Service (FPS)	
Online/Telephone banking	£2.50 per transaction
In branch	£3 per transaction

Silver Account

With our Silver Account you can receive direct payments using your unique sort code and account number. The Silver Account also provides Direct Debit, standing orders and fund transfer capabilities. You can manage your account online and make immediate domestic payments 24/7. There is no debit card attached to this account.

Account fee	£3 per month
Branch cash withdrawal	Free
Direct Debits or Standing Orders	Free
Faster Payment Service (FPS)	
Online/Telephone banking	£1.50 per transaction
In branch	£2 per transaction

Gold Account

Our Gold Account is designed for the individual who prefers a cashless lifestyle. With unlimited Direct Debits and standing orders, the Gold Account is ideal if you wish to pay your bills by Direct Debit and benefit from the great benefits and rewards available.

With our Gold Account you will receive a debit card.

Account fee	£5 per month
Branch cash withdrawal	Free
Direct Debits or Standing Orders	Free
Domestic ATM withdrawals	5 per month
Domestic ATM balance enquiry	5 per month
Faster Payment Service (FPS)	
Online/Telephone banking	£1 per transaction
In branch	£2 per transaction

Platinum Account

The Platinum Account caters for individuals with high account usage needs. Charges for additional services and returned Direct Debit payments are reduced for Platinum Account holders.

Account fee	£10 per month
Branch cash withdrawal	Free
Direct Debits or Standing Orders	Free
Domestic ATM withdrawals	Free
Domestic ATM balance enquiry	Free
Faster Payment Service (FPS)	
Online/Telephone banking	Free
In branch	Free

2. OTHER CURRENT ACCOUNT FEES & CHARGES

Statements	
Via electronic transmission (PDF)	Free
Print over the counter	£1 per item
Via post	£1.50 per item
CHAPS Sterling	£25 per item
Returned Direct Debits	
Silver & Gold Account	£10 per item
Platinum Account	£5 per item
Cheque	
Sterling cheque withdrawal Request	£3 per item
Non sterling cheque deposit	0.25% of transaction value (Min £8, Max £60)
Unpaid / dishonoured cheque	£10 per item
ATM withdrawals outside the UK	
Within Europe	£1.50 (plus 2.75% of transaction value)
Outside Europe	£2.25 (plus 2.75% of transaction value)
Foreign point of sale transaction	2.75% of transaction value
Replacement card (Lost, stolen or damaged)	£5
Subsequent extra transactions outside of allowance (Domestic ATM withdrawal & Domestic ATM balance enquiry)	£0.50 per item

Please note, the tariff is subject to change with 2 months notice by posting of the new tariff in LCCU branches.