

Summary of main changes to our Business Banking Price List

Please read through this notice carefully and keep it in a safe place for future reference.

The changes to our additional payment services are effective from 1 December 2013 unless otherwise stated in your covering letter.

We are introducing a new charge for Bill Payments and Faster Bill Payments via our non-automated Telephone Banking Service for Small Business Tariff, Electronic Banking Tariff and Individual Pricing customers of £3 per payment. A new row will be added to the "Bill Payments Requested in branch or by post" and the "Faster Bill Payments" tables on page 7 of the Business Banking Price List (highlighted in bold below) to reflect this. The heading of the first table will also be changed to "Bill Payments".

The cost of Bill Payments made via our automated Telephone Banking Service remains free for Electronic Banking Tariff customers and will reduce from 37p per payment to 23p per payment for Small Business Tariff customers.

We are also amending the charges for Bill Payments and Faster Bill Payments in branch or by post to £5 per payment. This replaces the charges of £10 per payment when made in branch and £15 per payment when made by post, which we notified you would take effect on 1 January 2012 and which are shown in the current Price List **but which we did not in fact implement**.

Tables showing the current pricing actually charged, the previously notified pricing and the new pricing are provided below. These new prices will take effect from 1 December 2013 unless otherwise stated in your covering letter.

Bill Payments

Service	Small Business Tariff			Electronic Banking Tariff			Individual Pricing*
	Current/ Actual	Previously Notified	New	Current/ Actual	Previously Notified	New	
Bill Payment via an automated Telephone Banking Service per payment	37p	N/A	23p	FREE	N/A	Unchanged	As agreed with you
Bill Payment via a non-automated Telephone Banking Service per payment	37p	N/A	£3	FREE	N/A	£3	£3
Bill Payment requested in branch per payment	37p	£10	£5	FREE	£10	£5	£5
Bill Payment requested by post per payment	37p	£15	£5	FREE	£15	£5	£5

*If we have individually agreed pricing with you, these charges will be agreed with you at your next review.

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