



Online Services Tariff for Business Customers

This tariff should be read in conjunction with the Business Banking Tariff. It sets out details of the fees payable in connection with the use of our online business banking services – BusinessOnline, BusinessOnline Lite and Internet Banking – from 1st October 2017. Details of all other fees and costs payable in connection with business banking services can be found in our Business Banking Tariff, which is available at www.cybusinessonline.co.uk.

BusinessOnline

BusinessOnline is our online business banking service for those customers with larger, more complex businesses, who may need to set up and control more than three individual Users; or require greater payment flexibility. This may mean you require larger funds transfer and standing order limits; may need to make guaranteed same day payments via CHAPS; and/or may need to process International Payments online.

BusinessOnline Service Fees	
<ul style="list-style-type: none"> Set up and control additional Users Real time reporting on most business accounts External funds transfers* Batching of individual payments Dedicated helpdesk support (8am – 6pm Monday – Friday) 	£10.00 monthly subscription fee
Guaranteed same day CHAPS payment capability	Option available at no extra charge – requires set up
International Payment capability	Option available at no extra charge – requires set up
Additional costs may be incurred for activities such as training	To be advised at the time of your request
* External funds transfers and standing order limits available up to a maximum of £100,000 per payment with BusinessOnline.	
BusinessOnline Transactional Fees	
Bacs Payments	£0.18 per payment
Charge for exceeding Bacs credit limit	£40.00 charged separately on a quarterly basis
CHAPS Payments	£17.50 per payment charged separately†
Copies of confirmations / advices	£5.00 per item charged separately
Faster Payments – Auto Debit (single or batch)	As per Auto Debit transaction charge on your Business Tariff, charged separately on a monthly basis. Standard Tariff = £0.30 per payment.
International Payments	
SWIFT	£17.50 per payment charged separately††
SEPA	£15.00 per payment charged separately††
Charge clause options	BEN: Deduct Clydesdale Bank/Yorkshire Bank charges from amount sent (receiver pays all charges, including Other Bank charges). SHA: Debit me with Clydesdale Bank/Yorkshire Bank charges only. OUR: Debit me with all charges (payer pays all sending and receiving bank charges).
Copies of confirmations / advices	£5.00 per item charged separately.
† Cancellation, fate enquiries and amendments may attract an additional charge of £18. Fate enquiries or Investigations initiated after 6 months may be charged at £50; and after 12 months may be charged at £100. Additional agent charges may also be applied. Back valuation of payments, where requested, may incur additional charges which will be advised to you at the time of your request.	
†† Cancellation, fate enquiries and amendments may attract an additional charge of £18 plus any +/- exchange gain/loss. Fate enquiries or Investigations initiated after 6 months may be charged at £50; and after 12 months may be charged at £100. Additional agent charges may also be applied. Further charges will also apply for re-sending the payment at either the applicable BusinessOnline or International Tariff which will be advised to you at the time before making the payment. Back valuation of payments, where requested, may incur additional charges which will be advised to you at the time of your request.	
^ Charge clause BEN or OUR is not available for any payments within the EEA, including SEPA payments.	
NOTE: International Funds Transfers may be liable to agents' charges where applicable.	

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BusinessOnline Lite

BusinessOnline Lite is designed for smaller businesses requiring up to three registered Users with simpler payment needs. It does not include CHAPS or International Payment capability which is only available with BusinessOnline and external funds transfer and standing order limits are restricted to a maximum of £50,000 per payment.

BusinessOnline Lite Service Fees	
<ul style="list-style-type: none">• Set up and control additional Users• Real time reporting on most business accounts• External funds transfers*• Batching of individual payments• Dedicated helpdesk support (8am – 6pm Monday – Friday)	NO monthly subscription fee
Guaranteed same day CHAPS payment capability	Not available with BusinessOnline Lite
International Payment capability	Not available with BusinessOnline Lite
* External funds transfers and standing order limits available up to a maximum of £50,000 per payment with BusinessOnline	
BusinessOnline Lite Transactional Fees	
Bacs Payments	£0.18 per payment
Charge for exceeding Bacs credit limit	£40.00 charged separately on a quarterly basis
Faster Payments – Auto Debit (single or batch)	As per Auto Debit transaction charge on your Business Tariff, charged separately on a monthly basis. Standard Tariff = £0.30 per payment

Internet Banking

For sole traders and those businesses with a very simple set up and basic payment needs, Internet Banking may be all you require. Internet Banking provides the ability to view accounts and make payments (including internal account transfers, external funds transfer payments; future dated payments and standing orders (subject to applicable limits)) online.

Payment limits are lower than those available via BusinessOnline Lite and Internet Banking does not include the capability to make Bacs, CHAPS or International Payments. Internet Banking also does not support setting up of nominated Users or tailored payment limits for individual Users within a business that both BusinessOnline and BusinessOnline Lite allows.

Internet Banking	
Internet Banking Service Fees	N/A
Internet Banking Transaction Fees	Fees will apply for transactions carried out via Internet Banking as per your Business Banking Tariff.

Choosing the right online service for your Business's needs

If you are not sure which is the most appropriate online service for your business please refer to our dedicated BusinessOnline website (see below) for further information or speak to your Relationship Manager or Customer Service Centre. The **Simplifying your business finance – Online Business Banking** brochure is available on request and provides further information.

cybusinessonline.co.uk

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Cut Off Times for Outward Payments

Cut Off Times for Outward Payments					
Payment Type	Payment Service				
	Branch	Internet Banking	Business Online	Mobile Banking	Telephone Banking
Internal Transfer**	16:00***	23:59	23:59	23:59	23:59
Immediate / Same Day Payment (including Bill Payments)	This payment type is not available using the Branch.	23:59	23:59	23:59****	23:59
Future Dated Payments or Transfers	This payment type is not available using the Branch.	23:59 on previous business day	This payment type is not available using Business Online.	23:59 on previous business day	23:59 on previous business day
CHAPS	16:00***	This payment type is not available using Internet Banking.	17:00	This payment type is not available using Mobile Banking.	This payment type is not available using Telephone Banking.
BACS (multi fund transfer)	This payment type is not available using the Branch.	This payment type is not available using Internet Banking.	17:10	This payment type is not available using Mobile Banking.	This payment type is not available using Telephone Banking.
International Payments – SWIFT*****	11:00	This payment type is not available using Internet Banking.	Great British Pounds 15:30 US Dollar 15:00 Other 14:00 Euro 13:15	This payment type is not available using Mobile Banking.	This payment type is not available using Telephone Banking.
International Payments – SEPA*****	11:00	This payment type is not available using Internet Banking.	Euro 13:00	This payment type is not available using Mobile Banking.	This payment type is not available using Telephone Banking.

** An internal transfer can be between linked accounts and transfers to other accounts or customers within each separate brand i.e. Clydesdale transfers and Yorkshire transfers.

***This cut off time may change dependent on when your local branch closes.

**** Mobile Banking payment types and services are currently available on all our Brand Apps (B, Clydesdale and Yorkshire). It is possible to pay a bill on each App by adding a new payee and making an immediate payment via Faster Payment Service.

***** For value date and currency holiday information please see <http://www.cybusinessonline.co.uk/help-and-support/payments>.

Not all payment types and payment services are available on all products. Please refer to your Products Tariff for information on the payment types and services available.

Important Information

All of the up to date information about how your personal data will be gathered, created, shared and looked after can be found in the Fair Processing Notice at www.cbonline.co.uk/privacy and www.ybonline.co.uk/privacy. Where we need your consent to use personal information we will highlight this to you in the application process and ask for your consent separately.

Changes to the Account Charges will be notified in accordance with the Terms and Conditions.

**This document is available in large print, Braille and audio.
Please speak to a member of staff for details.**

www.cbonline.co.uk | www.ybonline.co.uk | www.youandb.co.uk

Clydesdale Bank and Yorkshire Bank are trading names of Clydesdale Bank PLC which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. (Financial Services Register No. 121873). Credit facilities other than mortgages are not regulated by the Financial Conduct Authority. Clydesdale Bank PLC Registered in Scotland (No. SC001111). Registered Office: 30 St Vincent Place, Glasgow, G1 2HL.

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