

Fees and charges

BBVA LONDON BRANCH

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As of 1st April 2022

www.bbva.uk.com

Please let us know if you would like this information in Braille or large print or in an alternative format to enable you to understand it.

We may record or monitor telephone calls and monitor electronic communications between us so that we can check instructions and make sure that we are meeting our service standards.

BBVA is a trading name of Banco Bilbao Vizcaya Argentaria, S.A. Registered in England with Company No. FC014702 and Branch No. BR001254.

Authorised and regulated by the European Central Bank and the Bank of Spain. Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking authorisation, are available on the Financial Conduct Authority's website. To the extent we or our affiliates may provide services to you from outside the United Kingdom, the consumer protections which apply to you under local law may be different from the UK consumer protections applicable to UK firms.

1. Current Account Charges

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	Charge		Further information
	Amount	When charged	
Account maintenance charge			
Personal current accounts	£8	Monthly	Debited to your current account on the 15th day of the month (or the next working day)
Business current accounts	Negotiable		
Cheque Books			
Personal cheque books	£10 each	On issue	
Company cheque books	£30 each		
Company euro cheque book	£60 each		
Copies of statements	£6	On issue	
Retained correspondence	£55	Per year	
Charges on unauthorised overdrawings			
Interest rate	20% fixed per year	Quarterly	See Note below
Unauthorised overdraft between £20 and £500	£12	Monthly	
Unauthorised overdraft of over £500	£25	Monthly	
Administration Fee	£15	Each time we call, write or email you to tell you your account is overdrawn	

Note If you overdraw on your current account without our prior approval you must pay us interest on the amount of any unauthorised overdrawn at the interest rate of 20% fixed per annum. Interest on the amount of your unauthorised overdraft will be calculated daily on the amount of the unauthorised overdrawn as at the end of each day. Interest will be payable quarterly in arrears on the 15th day of each March, June, September and December (each, a payment date) commencing on the payment date immediately following the date on which your unauthorised overdrawn commences.

2. Transfers
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	Charge		Further information
	By post, fax, email or in-branch	Online	
Banker's drafts			
Issue	0.175%, min charge of £15 max charge of £75	n/a	Percentage calculated on the face value
Money Transfers			
SEPA Payments	0.175%, min charge of £15 and max charge of £50	£5	See Note (1)
SWIFT Transfers	0.175%, min charge of £25 and max charge of £50	£15	Foreign banks may deduct a charge on receipt of funds
CHAPS Transfers	0.175%, min charge of £25 and max charge of £50	£15	
Notification of transfer by fax	£12.50	n/a	
Transfer to BBVA UK account	£2	Free of charge	Excluding transfers in Euros. See Note (2).
Other UK transfers	£10	Free of charge	
Foreign Currency			
Foreign Exchange commission	0.1% of the amount exchanged subject to a minimum of £5	Free of charge	No commission charged on the sale or purchase of euro notes.
Foreign Bank Notes	0.5% of the amount paid in or withdrawn, subject to a minimum of £5	n/a	No commission charged on the sale or purchase of euro notes.

Note (1) **SEPA** means "Single European Payment Area" transfers. These are transfers **in euro** to or from a bank account within the European Union. Our charges for SEPA payments will be debited to your current account. BBVA London will not deduct any charges from SEPA payments received into your BBVA London account.

Note (2) Transfer via the BBVA non-CHAPS "national" transfer service. Non-CHAPS transfers are available only for transfers in sterling of up to £5000 per day (or for some of our business customers, up to £100,000 per day) and only to bank accounts within the UK. Banks which do not accept "Faster Payments" will not be able to accept transfers made via the BBVA non-CHAPS "national" payment service. Please confirm that the recipient bank accepts Faster Payments as otherwise your payment instruction may be refused by you may still be charged.

3. Other Charges

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Further information

Further information		
Standing Orders (Standing orders are instructions you give us to pay regular fixed amounts)		
Instructions given via branch, fax or by email	£5	See Note
Instructions given via BBVA net	Free of charge	See Note
International Standing order instructions	£10	See Note. Our foreign exchange commission will also apply to non-SEPA payments.
Standing order payment	£1	per payment
Direct Debits (Direct debits are instructions given to a third party to collect variable amounts)		
Direct debit set up charge	Free of charge	
Returned direct debit	£12.50	Payable when there are insufficient funds in your account
Cheque returned unpaid		
Customer cheque	£30	
Cheque paid in	£17.50	
Certificate of account balance	£12.50	
Withdrawal from BBVA overseas account	£25	excluding SEPA withdrawals
Audit report/Status enquiries		
Fee per report/enquiry	£30	

Note This charge applies to the creation, change and cancellation of standing orders.

BBVA LONDON BRANCH

One Canada Square,
44th Floor,
Canary Wharf
London E145AA
Tel: +44 020 7648 7525
Email: London-reception@bbva.com

Other important information on our fees and charges

We may introduce new charges on your account or increase the amount of any charges which already apply to your account if we have a "valid reason" (as defined in the terms and conditions of your account) and by notifying you personally not less than 2 months before the change comes into effect. We may reduce the amount of any charges which apply to your account and will notify you either before the charge comes into effect or at the time it comes into effect.

Where a charge is in £ sterling but is related to a foreign currency account then we will charge you the corresponding foreign currency amount based on the rate of exchange we offer retail banking customers at on the day on which the charge is made. For further information on our currency exchange rates please contact your branch.

If you are unhappy with these fees and charges you are free to terminate your banking agreement with us and close or change your account immediately without charge and move to another retail banking service. If you wish to do so we will assist you with the move.

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