

Important Pre-Contract Information about your Overdraft Facility



This document contains the key terms which will apply to the arranged overdraft facility you have requested. You will also be sent a facility letter containing the full terms and conditions.

The arranged overdraft you have requested is an unsecured short-term borrowing facility on your current account.

Your overdraft limit will be £500 and is repayable on demand. We will conduct regular reviews of your arranged overdraft and there is no fixed end date. We can end or vary your arranged overdraft (including the interest rate and charges) at any time as set out in the General Terms and Conditions. If you wish to terminate your arranged overdraft facility you must repay any outstanding amount and notify us that you no longer require it.

This arranged overdraft is an interest free facility and no other charges are payable in connection with it. Please remember that to be eligible for this £500 facility interest free, you must credit your account with a minimum of £50 each month. Please refer to the General Terms and Conditions and the Rates and Charges booklet for details of other charges which may be payable in connection with your current account.

If we decide not to proceed with this arranged overdraft on the basis of information we receive from a credit reference agency we will tell you that we have reached our decision on this basis, also providing you with the details of the credit reference agency we used.