



Name of the account provider: Bank of Scotland plc

Account name: Cardcash Account (16/17)

Date: 01.01.2021

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account which are not listed here. Full information is available in your terms and conditions and banking charges booklet.
- A glossary of the terms used in this document is available free of charge.

Service	Fee	
General account services		
Maintaining the account	no fee	
Payments (excluding cards)		
Direct Debit	no fee	
Standing Order	no fee	
Sending money within the UK	• Faster Payments	no fee
	• CHAPS	£25
Sending money outside the UK	• Foreign currency payment in euro	no fee
	• Foreign currency payment other than in euro	£9.50
	• Payments in euro	no fee
	• Payments in any other currency	£9.50
	A correspondent bank fee will be payable where you choose to pay the charges for the recipient	
	• Zone 1 (USA, Canada and Europe (non-EEA))	£12
• Zone 2 (rest of the world)	£20	
Receiving money from outside the UK	• Payment from within the EEA or UK in euro or via SEPA Credit Transfer (any amount)	no fee
	• Amounts up to and including £100	£2
	• Amounts over £100	£7

Service	Fee	
Cards and cash		
Cash withdrawal of pounds in the UK	no fee	
Cash withdrawal of foreign currency outside the UK	<ul style="list-style-type: none"> Foreign cash fee for withdrawal of euro inside the EEA 	no fee
	<ul style="list-style-type: none"> Foreign cash fee for withdrawal of foreign currency outside the EEA, and withdrawal of foreign currency other than euro inside the EEA 	£1.50
	<ul style="list-style-type: none"> Foreign cash fee for withdrawal of pounds outside the UK 	£1.50
	<ul style="list-style-type: none"> Foreign currency cash fee for withdrawal of euro inside the EEA 	no fee
	<ul style="list-style-type: none"> Foreign currency cash fee for withdrawal of foreign currency outside the EEA, and withdrawal of foreign currency other than euro inside the EEA 	£1.50
	<ul style="list-style-type: none"> Foreign currency transaction fee This fee will also apply to withdrawal of foreign currency in the UK 	2.99%
	Debit Card payment in pounds	no fee
Debit Card payment in a foreign currency	<ul style="list-style-type: none"> Foreign currency purchase fee for payment of euro inside the EEA 	no fee
	<ul style="list-style-type: none"> Foreign currency purchase fee for payment of foreign currency outside the EEA, and payment of foreign currency other than euro inside the EEA 	£0.50
	<ul style="list-style-type: none"> Foreign currency transaction fee 	2.99%
Overdrafts and related services		
Arranged overdraft	service not available	
Unarranged overdraft	service not available	
Refusing payment due to lack of funds	no fee	
Allowing a payment despite lack of funds	no fee	
Other services		
Cancelling a cheque	service not available	

If you'd like this in another format such as large print, Braille or audio CD please contact us.

If you have a hearing or speech impairment you can contact us using the Next Generation Text (NGT) Service (available 24 hours a day, 7 days a week) or via Textphone on 0345 600 9644 (lines are open 9am to 5.30pm, 7 days a week).

If you're Deaf and a BSL user, you can use the SignVideo service available at bankofscotland.co.uk/accessibility/signvideo

Bank of Scotland plc, Registered in Scotland SC327000. Registered Office: The Mound, Edinburgh EH1 1YZ.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 169628.