



**Name of the account provider:** Bank of Scotland plc

**Account name:** Gold Account

**Date:** 14.01.19

- 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
<b>General account services</b>	
<b>Maintaining the account</b>	<ul style="list-style-type: none"> <li>• Gold Account monthly maintaining the account fee £14.95</li> <li>• <b>Total annual maintaining the account fee</b> <b>£179.40</b></li> </ul>
<b>Payments (excluding cards)</b>	
<b>Direct Debit</b>	no fee
<b>Standing Order</b>	no fee
<b>Sending money within the UK</b>	<ul style="list-style-type: none"> <li>• Faster Payments no fee</li> <li>• CHAPS £25</li> <li>• Foreign currency payment £9.50</li> </ul>
<b>Sending money outside the UK</b>	<ul style="list-style-type: none"> <li>• Foreign currency payment £9.50</li> </ul> <p>A correspondent bank fee will be payable where you choose to pay the charges for the recipient</p> <ul style="list-style-type: none"> <li>• Zone 1 (USA, Canada and Europe (non-EEA)) £12</li> <li>• Zone 2 (rest of the world) £20</li> </ul>
<b>Receiving money from outside the UK</b>	<ul style="list-style-type: none"> <li>• Amounts up to and including £100 £2</li> <li>• Amounts over £100 £7</li> <li>• SEPA credit transfers (any amount) no fee</li> </ul>

Service	Fee
<b>Cards and cash</b>	
Cash withdrawal of pounds in the UK	no fee
Cash withdrawal of foreign currency outside the UK	<ul style="list-style-type: none"> <li>Foreign currency cash fee £1.50</li> <li>Foreign currency transaction fee 2.99%</li> </ul> These fees will also apply to withdrawals of foreign currency in the UK
Debit Card payment in pounds	no fee
Debit Card payment in a foreign currency	<ul style="list-style-type: none"> <li>Foreign currency purchase fee £0.50</li> <li>Foreign currency transaction fee 2.99%</li> </ul>
<b>Overdrafts and related services</b>	
Arranged overdraft	<ul style="list-style-type: none"> <li>£0 - £150 no fee</li> </ul> <b>Daily fee:</b> 1p for every full £6 you borrow each day between £150 and £1250, a further 1p for every additional full £7 you borrow each day between £1250 and £2500, and then a further 1p for every additional full £8 you borrow each day over £2500
Unarranged overdraft	no fee
Refusing payment due to lack of funds	no fee
Allowing a payment despite lack of funds	no fee
<b>Other services</b>	
Cancelling a cheque	<ul style="list-style-type: none"> <li>Lost or stolen cheques no fee</li> <li>Other cheques £10</li> </ul>

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](http://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.