



Name of the account provider: Bank of Scotland plc

Account name: Gold Vantage

Date: 14.01.2019

- 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	<ul style="list-style-type: none"> • Gold Vantage Account monthly maintaining the account fee £14.95 • Total annual maintaining the account fee £179.40
Payments (excluding cards)	
Direct Debit	no fee
Standing Order	no fee
Sending money within the UK	<ul style="list-style-type: none"> • Faster Payments no fee • CHAPS £25 • Foreign currency payment £9.50
Sending money outside the UK	<ul style="list-style-type: none"> • Foreign currency payment £9.50 <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"> • Zone 1 (USA, Canada and Europe (non-EEA)) £12 • Zone 2 (rest of the world) £20
Receiving money from outside the UK	<ul style="list-style-type: none"> • Amounts up to and including £100 £2 • Amounts over £100 £7 • SEPA credit transfers (any amount) no fee

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 currency cash fee £1.50 Foreign currency transaction fee 2.99% 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"> Foreign currency purchase fee £0.50 Foreign currency transaction fee 2.99%
Overdrafts and related services	
Arranged overdraft	<ul style="list-style-type: none"> £0 - £150 no fee <p>Daily Fee: 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</p>
Unarranged overdraft	no fee
Refusing payment due to lack of funds	no fee
Allowing a payment despite lack of funds	no fee
Other services	
Cancelling a cheque	<ul style="list-style-type: none"> Lost or stolen cheques no fee Other cheques £10

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

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