



Name of the account provider: Bank of Scotland plc

Account name: Graduate Account

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	no fee
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% <p>These fees will also apply to withdrawals of foreign currency in the UK</p>
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"> 1st year after graduation £0 - £2,000 no fee 2nd year after graduation £0 - £1,500 no fee 3rd year after graduation £0 - £1,000 no fee <p>Above fee-free allowance, a daily fee: 1p for every full £6 you borrow each day up to £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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