



Name of the account provider: Bank of Scotland plc

Account name: Graduate Account

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	
Receiving money from outside the UK	• Zone 1 (USA, Canada and Europe (non-EEA))	£12
	• Zone 2 (rest of the world)	£20
	• 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
Cards and cash		
Cash withdrawal of pounds in the UK	no fee	
Cash withdrawal of foreign currency outside the UK	• Foreign cash fee for withdrawal of euro inside the EEA	no fee
	• Foreign cash fee for withdrawal of foreign currency outside the EEA, and withdrawal of foreign currency other than euro inside the EEA	£1.50
	• Foreign cash fee for withdrawal of pounds outside the UK	£1.50

Service	Fee
Cards and cash continued	
Cash withdrawal of foreign currency outside the UK	<ul style="list-style-type: none"> Foreign currency cash fee for withdrawal of euro inside the EEA no fee 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 Foreign currency transaction fee 2.99% This fee will also apply to withdrawal 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 for payment of euro inside the EEA no fee 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 Foreign currency transaction fee 2.99%
Overdrafts and related services	
Arranged overdraft	<ul style="list-style-type: none"> 1st year after graduation £0 – £2000 no fee 2nd year after graduation £0 – £1500 no fee 3rd year after graduation £0 – £1000 no fee <p>Above these amounts:</p> <ul style="list-style-type: none"> Our lowest rate is 39.9% EAR (variable) Our highest rate is 49.9% EAR (variable) <p>The interest rate for your arranged overdraft is based on how you manage any accounts you have with us and on the credit information we hold about you.</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 no fee

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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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