



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

**Account name:** Silver Vantage

**Date:** 01.12.2022

- 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>• Silver Vantage Account monthly maintaining the account fee £10</li> <li>• <b>Total annual maintaining the account fee</b> <b>£120</b></li> </ul> <p><b>Or</b></p> <p>If you pay the full monthly maintaining the account fee of £10, you could qualify for a £2 discount payment on that fee (resulting in a net charge of £8). You could qualify for this monthly discount, if in the previous month you have:</p> <ol style="list-style-type: none"> <li>Paid in £4,300 or more into your sole Silver Vantage Account or £5,500 or more if it is a joint account; or</li> <li>Held savings of £75,000 or more in qualifying bank or savings accounts for the whole month. For sole accounts, these savings can be in joint names or your name only. For joint accounts, these must be in your joint names only</li> </ol> <ul style="list-style-type: none"> <li>• Silver Vantage Account monthly maintaining the account fee with discount £8</li> <li>• <b>Total annual maintaining the account fee with discount</b> <b>£96</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 in euro no fee</li> <li>• Foreign currency payment other than in euro £9.50</li> </ul>

Service	Fee
<b>Payments (excluding cards) cont'd</b>	
<b>Sending money outside the UK</b>	<ul style="list-style-type: none"> <li>• Payments in euro no fee</li> <li>• Payments in any other currency £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>• Payment from within the EEA or UK in euro or via SEPA Credit Transfer (any amount) no fee</li> <li>• Amounts up to and including £100 £2</li> <li>• Amounts over £100 £7</li> </ul>
<b>Cards and cash</b>	
<b>Cash withdrawal of pounds in the UK</b>	no fee
<b>Cash withdrawal of foreign currency outside the UK</b>	<ul style="list-style-type: none"> <li>• Foreign cash fee for withdrawal of euro inside the EEA no fee</li> <li>• Foreign cash fee for withdrawal of foreign currency outside the EEA, and withdrawal of foreign currency other than euro inside the EEA £1.50</li> <li>• Foreign cash fee for withdrawal of pounds outside the UK £1.50</li> <li>• Foreign currency cash fee for withdrawal of euro inside the EEA no fee</li> <li>• 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</li> <li>• Foreign currency transaction fee 2.99% This fee will also apply to withdrawal of foreign currency in the UK</li> </ul>
<b>Debit Card payment in pounds</b>	no fee
<b>Debit Card payment in a foreign currency</b>	<ul style="list-style-type: none"> <li>• Foreign currency purchase fee for payment of euro inside the EEA no fee</li> <li>• 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</li> <li>• Foreign currency transaction fee 2.99%</li> </ul>



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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](https://www.bankofscotland.co.uk/accessibility/signvideo)

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