



Name of the account provider: Bank of Scotland plc

Account name: Under 19s 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 | |
| | • Zone 1 (USA, Canada and Europe (non-EEA)) | £12 |
| • Zone 2 (rest of the world) | £20 | |
| Receiving money from outside the UK | • 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 |

| 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 cash fee for withdrawal of euro inside the EEA | no fee |
| | <ul style="list-style-type: none"> Foreign cash fee for withdrawal of foreign currency outside the EEA, and withdrawal of foreign currency other than euro inside the EEA | £1.50 |
| | <ul style="list-style-type: none"> Foreign cash fee for withdrawal of pounds outside the UK | £1.50 |
| | <ul style="list-style-type: none"> Foreign currency cash fee for withdrawal of euro inside the EEA | no fee |
| | <ul style="list-style-type: none"> 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 |
| | <ul style="list-style-type: none"> Foreign currency transaction fee This fee will also apply to withdrawal of foreign currency in the UK | 2.99% |
| | 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 |
| | <ul style="list-style-type: none"> 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 |
| | <ul style="list-style-type: none"> Foreign currency transaction fee | 2.99% |
| Overdrafts and related services | | |
| Arranged overdraft | service not available | |
| Unarranged overdraft | service not available | |
| Refusing payment due to lack of funds | no fee | |
| Allowing a payment despite lack of funds | no fee | |
| Other services | | |
| Cancelling a cheque | service not available | |

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

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.