



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

**Account name:** Private Banking Flexible Current Account (Personal)

**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	
<b>General account services</b>		
Maintaining the account	no fee	
<b>Payments (excluding cards)</b>		
Direct Debit	no fee	
Standing Order	no fee	
Sending money within the UK	• Faster Payments	no fee
	• CHAPS	£25
	• Foreign currency payment in euro	no fee
	• Foreign currency payment other than in euro	£9.50
Sending money outside the UK	• 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
<b>Cards and cash</b>	
Cash withdrawal of pounds in the UK	no fee
Cash withdrawal of foreign currency outside the UK	<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>
Debit Card payment in pounds	no fee
Debit Card payment in a foreign currency	<ul style="list-style-type: none"> <li>Foreign currency transaction fee 2.99%</li> </ul>
<b>Overdrafts and related services</b>	
Arranged overdraft	<ul style="list-style-type: none"> <li>Overdrafts up to and including £25,000 is 13.97% gross yearly variable/ 14.90% EAR</li> <li>Overdrafts over £25,000 – The debit interest on arranged overdrafts will be set at the rate we agree with you. You may need to pay an arrangement fee. Please ask for details.</li> </ul>
Unarranged overdraft	no fee
Refusing payment due to lack of funds	no fee
Allowing a payment despite lack of funds	no fee
<b>Other services</b>	
labelling="canceling a cheque">Cancelling a cheque	<ul style="list-style-type: none"> <li>Lost or stolen cheques no fee</li> <li>Other cheques no fee</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](http://bankofscotland.co.uk/accessibility/signvideo)

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