



Name of the account provider: Bank of Scotland plc

Account name: Non Personal Flexible Account

Date: 15.04.2019

- 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	not applicable
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 <ul style="list-style-type: none"> • Payments through your Private Banking Advice Manager £25 • Payments in Branch £30 • Foreign currency payments through your Private Banking Advice Manager or in branch £9.50 • Foreign currency payments through Business Internet Banking (BIB) £15
Sending money outside the UK	<ul style="list-style-type: none"> • Payments through your Private Banking Advice Manager or in branch £9.50 • Payments through Business Internet Banking (BIB) £15 • Correspondent Bank Fee Zone 1 (USA, Canada and Europe (non-EEA)) £12 • Correspondent Bank Fee Zone 2 (rest of the world) £20
Receiving money from outside the UK	<ul style="list-style-type: none"> • Payment 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% These fees will also apply to withdrawals 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 transaction fee 2.99%
Overdrafts and related services	
Arranged overdraft	<ul style="list-style-type: none"> 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.
Unarranged overdraft	<ul style="list-style-type: none"> Daily interest rate Bank of England Base Rate plus 22.5% gross p.a. monthly fee £12
Refusing payment due to lack of funds	<ul style="list-style-type: none"> For each payment with a value over £10 Maximum of 3 charges per day £10
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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