



Fee Information Document

Name of the account provider: Bank of Scotland plc

Account name: Private Banking Premier Current Account

Date: 01.10.2018

- 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	<p>The maintaining the account fee is made up of:</p> <ul style="list-style-type: none"> • A monthly Private Banking Premier Current Account fee £25 • Total annual maintaining the account fee £300 <p>We won't charge the monthly Private Banking Premier Account Fee if you have at least £10,000 in your account or a managed portfolio with Private Banking of £250,000</p>
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 £25 • Foreign currency payment £9.50
Sending money outside the UK	<ul style="list-style-type: none"> • Foreign currency payment £9.50 <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"> • Zone 1 (USA, Canada and Europe (non-EEA)) £12 • 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"> £0 - £600 interest and fee free Over £600 <ul style="list-style-type: none"> Interest rate 10.96% EAR plus a monthly fee £6 Fee
Unarranged overdraft	<ul style="list-style-type: none"> Interest rate 10.96% EAR £0 - £25 no daily or monthly fee £25 - £100 daily fee £5 plus monthly fee £6 Above £100 daily fee £10 plus monthly fee £6 We charge a maximum of 8 daily fees in a monthly billing period
Refusing payment due to lack of funds	<ul style="list-style-type: none"> For each unpaid item with a value over £10 £10 Maximum of 3 charges per day
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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