

## Fee Information Document



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

**Account name: SELECT PLATINUM**

**Date: The information in this Fee Information Document is correct as of 28 January 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.
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- A glossary of the terms used in this document is available free of charge.

Service	Fee
<b>General account services</b>	
Maintaining the account	<ul style="list-style-type: none"> <li>• Monthly account fee <b>£18</b></li> </ul>
<b>Payments (excluding cards)</b>	
Direct Debit	<b>No fee</b>
Standing order	<b>No fee</b>
Sending money within the UK	<ul style="list-style-type: none"> <li>• Faster Payment (pounds) <b>No fee</b></li> <li>• CHAPS (pounds) <b>£20</b></li> </ul>
Sending money outside the UK	<ul style="list-style-type: none"> <li>• SEPA (Euros) <b>£10</b></li> <li>• Standard international payment <b>£22</b></li> <li>• Urgent international payment <b>£30</b></li> </ul>
Receiving money from outside the UK	<ul style="list-style-type: none"> <li>• Payments under £100 <b>£1</b></li> <li>• Payments over £100 <b>£7</b></li> </ul>
<b>Cards and cash</b>	
Cash withdrawal in pounds in the UK	<b>No fee</b>
Cash withdrawals in foreign currency outside the UK	<ul style="list-style-type: none"> <li>• Foreign Cash Fee; and <b>2% of withdrawal (minimum £2, maximum £5)</b></li> <li>• Non-Sterling Transaction Fee <b>2.75% of withdrawal</b></li> </ul>
Debit card payment in pounds	<b>No fee</b>
Debit card payment in a foreign currency	<ul style="list-style-type: none"> <li>• Foreign Purchase Fee <b>2.75% of transaction (minimum £1)</b></li> </ul>

<b>Overdrafts and related services</b>	
<b>Arranged overdraft</b>	<ul style="list-style-type: none"> <li>• Arranged Overdraft Usage Fee (per monthly charging period); and <b>£6</b></li> <li>• Arranged Overdraft interest <b>19.89% EAR</b></li> </ul> <p>Arranged Overdraft Usage Fees and arranged overdraft interest will only be charged if you use your arranged overdraft by more than £250.</p>
<b>Unarranged overdraft</b>	<ul style="list-style-type: none"> <li>• Unarranged Overdraft Usage Fee <b>£8 per day*</b></li> </ul> <p>Charged if an unarranged overdraft of more than £10 is created on your account (9 fees per charging period (£72)).</p>
<b>Refusing a payment due to lack of funds</b>	<ul style="list-style-type: none"> <li>• Unpaid Transaction Fee <b>£8*</b></li> </ul> <p>Charged if you instruct a payment that would create an unarranged overdraft and we decide not to make the payment (1 fee per charging period (£8)).</p>
<b>Allowing a payment despite lack of funds</b>	<b>No fee</b>
*We won't charge you more than £80 in a monthly charging period for an unarranged overdraft or any unpaid transactions.	
<b>Other services</b>	
<b>Cancelling a cheque</b>	<b>No fee</b>

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## Fee Information Document



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

**Account name: BLACK**

**Date: The information in this Fee Information Document is correct as of 28 January 2019**

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Service	Fee
<b>General account services</b>	
<b>Maintaining the account</b>	<ul style="list-style-type: none"> <li>• Monthly account fee <b>£30</b></li> </ul>
<b>Payments (excluding cards)</b>	
<b>Direct Debit</b>	<b>No fee</b>
<b>Standing order</b>	<b>No fee</b>
<b>Sending money within the UK</b>	<ul style="list-style-type: none"> <li>• Faster Payment (pounds) <b>No fee</b></li> <li>• CHAPS (pounds) <b>£20</b></li> </ul>
<b>Sending money outside the UK</b>	<ul style="list-style-type: none"> <li>• SEPA (Euros) <b>£10</b></li> <li>• Standard international payment <b>£22</b></li> <li>• Urgent international payment <b>£30</b></li> </ul>
<b>Receiving money from outside the UK</b>	<ul style="list-style-type: none"> <li>• Payments under £100 <b>£1</b></li> <li>• Payments over £100 <b>£7</b></li> </ul>
<b>Cards and cash</b>	
<b>Cash withdrawal in pounds in the UK</b>	<b>No fee</b>
<b>Cash withdrawals in foreign currency outside the UK</b>	<ul style="list-style-type: none"> <li>• Foreign Cash Fee; and <b>2% of withdrawal (minimum £2, maximum £5)</b></li> <li>• Non-Sterling Transaction Fee <b>2.75% of withdrawal</b></li> </ul>
<b>Debit card payment in pounds</b>	<b>No fee</b>
<b>Debit card payment in a foreign currency</b>	<ul style="list-style-type: none"> <li>• Foreign Purchase Fee <b>No fee</b></li> </ul>

<b>Overdrafts and related services</b>	
<b>Arranged overdraft</b>	<ul style="list-style-type: none"> <li>• Arranged Overdraft Usage Fee (per monthly charging period); and <b>£6</b></li> <li>• Arranged Overdraft interest <b>14.89% EAR</b></li> </ul> <p>Arranged Overdraft Usage Fees and arranged overdraft interest will only be charged if you use your arranged overdraft by more than £500.</p>
<b>Unarranged overdraft</b>	<ul style="list-style-type: none"> <li>• Unarranged Overdraft Usage Fee <b>£8 per day*</b></li> </ul> <p>Charged if an unarranged overdraft of more than £10 is created on your account (9 fees per charging period (£72)).</p>
<b>Refusing a payment due to lack of funds</b>	<ul style="list-style-type: none"> <li>• Unpaid Transaction Fee <b>£8*</b></li> </ul> <p>Charged if you instruct a payment that would create an unarranged overdraft and we decide not to make the payment (1 fee per charging period (£8)).</p>
<b>Allowing a payment despite lack of funds</b>	<b>No fee</b>
*We won't charge you more than £80 in a monthly charging period for an unarranged overdraft or any unpaid transactions.	
<b>Other services</b>	
<b>Cancelling a cheque</b>	<b>No fee</b>

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## Fee Information Document



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

**Account name: BASIC**

**Date: The information in this Fee Information Document is correct as of 28 January 2019**

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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	<ul style="list-style-type: none"> <li>• Faster Payment (pounds) No fee</li> <li>• CHAPS (pounds) £20</li> </ul>
Sending money outside the UK	<ul style="list-style-type: none"> <li>• SEPA (Euros) £10</li> <li>• Standard international payment £22</li> <li>• Urgent international payment £30</li> </ul>
Receiving money from outside the UK	<ul style="list-style-type: none"> <li>• Payments under £100 £1</li> <li>• Payments over £100 £7</li> </ul>
<b>Cards and cash</b>	
Cash withdrawal in pounds in the UK	No fee
Cash withdrawals in foreign currency outside the UK	<ul style="list-style-type: none"> <li>• Foreign Cash Fee; and 2% of withdrawal (minimum £2, maximum £5)</li> <li>• Non-Sterling Transaction Fee 2.75% of withdrawal</li> </ul>
Debit card payment in pounds	No fee
Debit card payment in a foreign currency	<ul style="list-style-type: none"> <li>• Foreign Purchase Fee 2.75% of transaction (minimum £1)</li> </ul>

<b>Overdrafts and related services</b>		
<b>Arranged overdraft</b>	<ul style="list-style-type: none"> <li>• Arranged Overdraft Usage Fee (per monthly charging period); and</li> <li>• Arranged Overdraft interest</li> </ul>	<b>Service not available</b> <b>Service not available</b>
<b>Unarranged overdraft</b>	<ul style="list-style-type: none"> <li>• Unarranged Overdraft Usage Fee</li> </ul>	<b>No fee</b>
<b>Refusing a payment due to lack of funds</b>	<ul style="list-style-type: none"> <li>• Unpaid Transaction Fee</li> </ul>	<b>No fee</b>
<b>Allowing a payment despite lack of funds</b>		<b>No fee</b>
<b>Other services</b>		
<b>Cancelling a cheque</b>		<b>No fee</b>

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## Fee Information Document



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

**Account name: SELECT SILVER**

**Date: The information in this Fee Information Document is correct as of 28 January 2019**

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Service	Fee
<b>General account services</b>	
Maintaining the account	• Monthly account fee <b>£8</b>
<b>Payments (excluding cards)</b>	
Direct Debit	<b>No fee</b>
Standing order	<b>No fee</b>
Sending money within the UK	• Faster Payment (pounds) <b>No fee</b> • CHAPS (pounds) <b>£20</b>
Sending money outside the UK	• SEPA (Euros) <b>£10</b> • Standard international payment <b>£22</b> • Urgent international payment <b>£30</b>
Receiving money from outside the UK	• Payments under £100 <b>£1</b> • Payments over £100 <b>£7</b>
<b>Cards and cash</b>	
Cash withdrawal in pounds in the UK	<b>No fee</b>
Cash withdrawals in foreign currency outside the UK	• Foreign Cash Fee; and <b>2% of withdrawal (minimum £2, maximum £5)</b> • Non-Sterling Transaction Fee <b>2.75% of withdrawal</b>
Debit card payment in pounds	<b>No fee</b>
Debit card payment in a foreign currency	• Foreign Purchase Fee <b>2.75% of transaction (minimum £1)</b>

<b>Overdrafts and related services</b>	
<b>Arranged overdraft</b>	<ul style="list-style-type: none"> <li>• Arranged Overdraft Usage Fee (per monthly charging period); and <b>£6</b></li> <li>• Arranged Overdraft interest <b>19.89% EAR</b></li> </ul> <p>Arranged Overdraft Usage Fees and arranged overdraft interest will only be charged if you use your arranged overdraft by more than £10.</p>
<b>Unarranged overdraft</b>	<ul style="list-style-type: none"> <li>• Unarranged Overdraft Usage Fee <b>£8 per day*</b></li> </ul> <p>Charged if an unarranged overdraft of more than £10 is created on your account (9 fees per charging period (£72)).</p>
<b>Refusing a payment due to lack of funds</b>	<ul style="list-style-type: none"> <li>• Unpaid Transaction Fee <b>£8*</b></li> </ul> <p>Charged if you instruct a payment that would create an unarranged overdraft and we decide not to make the payment (1 fee per charging period (£8)).</p>
<b>Allowing a payment despite lack of funds</b>	<b>No fee</b>
*We won't charge you more than £80 in a monthly charging period for an unarranged overdraft or any unpaid transactions.	
<b>Other services</b>	
<b>Cancelling a cheque</b>	<b>No fee</b>

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## Fee Information Document



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

**Account name: Tailored**

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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	<ul style="list-style-type: none"> <li>• Faster Payment (pounds) No fee</li> <li>• CHAPS (pounds) £20</li> </ul>
Sending money outside the UK	<ul style="list-style-type: none"> <li>• SEPA (Euros) £10</li> <li>• Standard international payment £22</li> <li>• Urgent international payment £30</li> </ul>
Receiving money from outside the UK	<ul style="list-style-type: none"> <li>• Payments under £100 £1</li> <li>• Payments over £100 £7</li> </ul>
<b>Cards and cash</b>	
Cash withdrawal in pounds in the UK	No fee
Cash withdrawals in foreign currency outside the UK	<ul style="list-style-type: none"> <li>• Foreign Cash Fee; and 2% of withdrawal (minimum £2, maximum £5)</li> <li>• Non-Sterling Transaction Fee 2.75% of withdrawal</li> </ul>
Debit card payment in pounds	No fee
Debit card payment in a foreign currency	<ul style="list-style-type: none"> <li>• Foreign Purchase Fee 2.75% of transaction (minimum £1)</li> </ul>

<b>Overdrafts and related services</b>		
<b>Arranged overdraft</b>	<ul style="list-style-type: none"> <li>• Arranged Overdraft Usage Fee (per monthly charging period); and</li> <li>• Arranged Overdraft interest</li> </ul>	<b>No fee</b>  <b>19.89% EAR unless otherwise agreed</b>
<b>Unarranged overdraft</b>	<ul style="list-style-type: none"> <li>• Unarranged Overdraft Usage Fee</li> </ul> Charged if an unarranged overdraft of more than £10 is created on your account (9 fees per charging period (£72)).	<b>£8 per day*</b>
<b>Refusing a payment due to lack of funds</b>	<ul style="list-style-type: none"> <li>• Unpaid Transaction Fee</li> </ul> Charged if you instruct a payment that would create an unarranged overdraft and we decide not to make the payment (1 fee per charging period (£8)).	<b>£8*</b>
<b>Allowing a payment despite lack of funds</b>		<b>No fee</b>
*We won't charge you more than £80 in a monthly charging period for an unarranged overdraft or any unpaid transactions.		
<b>Other services</b>		
<b>Cancelling a cheque</b>		<b>No fee</b>

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