



**Name of the account provider: Virgin Money**

**Account name: Club M Account**

**Date:** The information in this Fee Information Document is correct as at 1 September 2023

- 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 Club M Account and Club M Saver Terms, Club M Account and Club M Saver Tariff for personal customers and International Tariff.
- A glossary of the terms used in this document is available free of charge.

| Service   | Fee   |                  |
|---|---|------------------|
| <b>General account services</b>   |   |                  |
| <b>Maintaining The Account</b>  |   |                  |
| Club M Account  | Per month £12.50  |                  |
|   | <b>Total annual fee</b> £150.00   |                  |
| Includes a <b>package of services</b> consisting of:<br>Range of insurances |   |                  |
| <b>Payments (excluding cards)</b>   |   |                  |
| <b>Direct Debit</b>   | No Fee  |                  |
| <b>Standing Order</b>   | No Fee  |                  |
| <b>Sending Money Within The UK</b>  | Faster Payments (FPS) Fee (Limits Apply) – Mobile App/Internet Banking                          | No Fee           |
|   | Faster Payments (FPS) Fee (Limits Apply) – Telephone Banking (must be registered)               | No Fee           |
|   | CHAPS Out Fee   | £25.00           |
|   | Bankers Draft Fee (up to and including £100,000)  | £30.00 per draft |
| <b>Sending Money Outside The UK</b>   | SEPA Out Fee  | £20.00           |
|   | SWIFT Out Fee<br>Receiving Bank Charges may also be applicable – refer to International Tariff. | £25.00           |

|  |   |        |
|--|---|--------|
| <b>Receiving Money From Outside The UK</b>   | SEPA In Fee   | No Fee |
|  | SWIFT In Fee  |        |
|  | <b>Within the EEA</b><br>All Currencies including Sterling up to £100 (or equivalent) | No Fee |
|  | Currency is Euro, Swedish Krona or Romanian Leu over £100 (or equivalent)             | No Fee |
|  | All remaining currencies including Sterling over £100 (or equivalent)                 | £7.00  |
|  | <b>Outside the EEA</b><br>All Currencies up to £100 (or equivalent)                   | No Fee |
| All Currencies over £100 (or equivalent)   | £7.00   |        |
| Foreign Currency Cheques drawn on a non-UK account (refer to International Tariff):  |   |        |
| - Equivalent to £100 or less   | £5.00   |        |
| - Equivalent to over £100  | 0.25%   |        |
| (£7 min-£40 max, plus agent charges where applicable)  |   |        |
| <b>Cards and cash</b>  |   |        |
| <b>Cash Withdrawal In Pounds In The UK</b>   |   | No Fee |
| <b>Cash Withdrawal In Foreign Currency Outside The UK</b>  |   | No Fee |
| <b>Cash Withdrawal In Pounds Outside The UK</b>  |   | No Fee |
| <b>Debit Card Payment In Pounds</b><br>(For a supplier based within the UK)  |   | No Fee |
| <b>Debit Card Payment In A Foreign Currency</b><br>(This fee only applies where the payment is to a supplier based outside the UK) |   | No Fee |
| <b>Debit Card Payment In Pounds</b><br>(This fee only applies where the payment is to a supplier based outside the UK)             |   | No Fee |

| <b>Overdrafts and related services</b>  |   |   |                                   |
|---|---|---|-----------------------------------|
| <b>Arranged Overdraft</b><br>Debit interest is paid on the account. Effective Annual Rate (EAR) is used to express the cost of borrowing on current accounts.   | If we offer you an Arranged Overdraft we will advise you of your debit interest rate when your application is approved. Your rate will be one of the rates displayed and will be dependent on your financial circumstances. | Per annum<br>18.29%<br>26.45%<br>34.05% | EAR<br>19.90%<br>29.90%<br>39.90% |
| <b>Unarranged Overdraft</b><br>Debit interest is paid on the account. Effective Annual Rate (EAR) is used to express the cost of borrowing on current accounts. | We will advise you of your debit interest rate when your application for the account is approved. Your rate will be one of the rates displayed and will be dependent on your financial circumstances.                       | Per annum<br>18.29%<br>26.45%<br>34.05% | EAR<br>19.90%<br>29.90%<br>39.90% |
| <b>Refusing A Payment Due To Lack Of Funds Fee</b>  | Refusing A Payment Due To Lack Of Funds Fee (Buffer of £4.00)   |   | £4.00<br>per payment              |
| <b>Monthly Maximum Charge</b>   | The Monthly Maximum Charge (MMC) is a monthly cap on Unarranged Overdraft interest and Refusing A Payment Due To Lack Of Funds Fees. The MMC is the most you'd pay each month in such interest and fees combined.           |   | £20.00<br>per calendar month      |
| <b>Other services</b>   |   |   |                                   |
| <b>Cancelling A Cheque</b>  | Cancelling A Cheque Fee   |   | No Fee                            |
| <b>Lost Or Stolen Cheque Fee</b>  |   |   | No Fee                            |
| <b>Duplicate Statement Fee</b>  | If you have opted out of receiving paper statements then no fee will be charged   |   | £5.00<br>per statement            |