



Name of the account provider: Virgin Money

Account name: Non Standard Current Account – No longer on sale

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 Non Standard Current Account Terms & Conditions, Non Standard Current Account Tariff for personal customers and International Tariff.
- A glossary of the terms used in this document is available free of charge.

| Service | Fee |
|-------------------------------------|---|
| General account services | |
| Maintaining The Account | Per month No Fee |
| Payments (excluding cards) | |
| Direct Debit | No Fee |
| Standing Order | No Fee |
| Sending Money Within The UK | 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 |
| Sending Money Outside The UK | SEPA Out Fee £20.00 |
| | SWIFT Out Fee £25.00 Receiving Bank Charges may also be applicable – refer to International Tariff. |

| | | |
|---|---|--------|
| Receiving Money From Outside The UK | SEPA In Fee | No Fee |
| | SWIFT In Fee | |
| | Within the EEA 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 |
| | Outside the EEA 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 (plus agent charges where applicable) | £5.00 |
| | – Equivalent to over £100 (£7.00 min-£40 max, plus agent charges where applicable) | 0.25% |
| Cards and cash | | |
| Cash Withdrawal In Pounds In The UK | | No Fee |
| Cash Withdrawal In Foreign Currency Outside The UK | | No Fee |
| Cash Withdrawal In Pounds Outside The UK | | No Fee |
| Debit Card Payment In Pounds (For a supplier based within the UK.) | | No Fee |
| Debit Card Payment In A Foreign Currency (This fee only applies where the payment is to a supplier based outside the UK.) | | No Fee |
| Debit Card Payment In Pounds (This fee only applies where the payment is to a supplier based outside the UK.) | | No Fee |

| Overdrafts and related services | | |
|--|---|---------------------------------|
| Arranged Overdraft | Debit interest is paid on the account. Effective Annual Rate (EAR) is used to express the cost of borrowing on current accounts. | 13.97% per annum, 14.90% EAR |
| Unarranged Overdraft | Debit interest is paid on the account. Effective Annual Rate (EAR) is used to express the cost of borrowing on current accounts. | 13.97% per annum, 14.90% EAR |
| Refusing A Payment Due To Lack Of Funds Fee | Refusing A Payment Due To Lack Of Funds Fee (Buffer of £4.00) | £4.00 per payment |
| Monthly Maximum Charge | 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. | £40.00 per calendar month |
| Other services | | |
| Cancelling A Cheque | Cancelling A Cheque Fee | No Fee |
| Lost Or Stolen Cheque Fee | | No Fee |
| Duplicate Statement Fee | If you have opted out of receiving paper statements then no fee will be charged | £5.00 per statement |