



Name of account provider: Virgin Money

Account name: Essential Current Account

Date: 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 the Essential Current Account Terms.
- A glossary of the terms used in this document is available free of charge.

Service	Fee
General account services	
Maintaining the account	£0
Payments (excluding cards)	
Direct debit	£0
Standing order	03
Sending money within the UK (CHAPS)	£25
(Faster Payments)	03
Sending money outside of the UK	Service not available
Receiving money from outside the UK	Service not available
Cards and cash	
Cash withdrawal in pounds in the UK	03
Cash withdrawal in foreign currency outside the UK	03
Debit card payment in pounds	03
Debit card payment in a foreign currency	03

Overdrafts and related services	
Arranged overdraft	Service not available
Unarranged overdraft	Service not available
Refusing a payment due to lack of funds	03
Allowing a payment despite lack of funds	Service not available
Other services	
Cancelling a cheque	£0
Copy statement	£5