



**Name of account provider: Virgin Money**

**Account name: Virgin Money Current Account (opened with Northern Rock)**

**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 Virgin Money Current Account terms and conditions.
- A glossary of the terms used in this document is available free of charge.

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

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