Understanding Bankline

Royal Bank of Scotland

A handy guide to Bankline fees and payment limits, and when they might apply.

What is Bankline?

Bankline is an enhanced digital banking service for businesses, with a monthly fee.

You can view your business accounts in real time, control user access and make secure payments of all sizes online.

Bankline helps you complete everyday banking tasks and manage everything on the go with the mobile app. If you've got an accountancy package, you can link that too.

Stay safe with Bankline

Bankline has a sophisticated range of security features to put you in control and help protect your organisation from fraud.

- With dual approval, two or more people can approve payments or changes.
- You can set individual accesses and permissions for each user.
- An audit log helps you keep track of every action made by users.
- You can set payment limits that suit your organisation.

Maximum payment limits

- Number of payments per day: unlimited
- Limit per Faster Payment: £1 million
- Limit per CHAPS Payment: none

Is Bankline right for you?

Bankline is designed for organisations that need flexible digital banking with user management controls.

It's a great fit if you:

- Handle more than 50 bank accounts, including currency accounts.
- Would like different levels of access for your team.
- Need dual approval for payments.
- Send over £50,000 in payments some days.
- Need to send CHAPS payments.
- Want to connect your existing accounting package.

If you're looking for a simpler option without a monthly service fee, consider Digital Banking. Compare digital services.

Who can apply?

Bankline is for Royal Bank of Scotland Business Current Account customers.

You won't be eligible if you're a sole trader or an unincorporated club or society. Not to worry - you can explore other Digital Banking options.

Tomorrow begins today

Bankline fees

Fee type	Description	Amount	
Service fees	Monthly service fees are based on the number of accounts registered to your Bankline profile. These may change in line with Bankline pricing reviews.	1 account	**£10**
		2 – 5 accounts	**£20**
		6+ accounts[1]	**£20 + £5 per account registered (maximum fee £160)**
Domestic payment fees	There are two types of domestic payment where fees may be applied: **Faster Payments** – for immediate or next day and future dated payments. **CHAPS payments** – usually for payments over £1 million.	Immediate Faster Payment	**£2.75**
		Next day/future dated Faster Payment	**£0.50**
		CHAPS payment	**£25**
SEPA payment fees	These fees apply when you send money in Euros to SEPA countries.[2]	SEPA payment that meets criteria.[3]	**£0.50**
International payment fees	These fees apply when you make payments in any currency outside of the SEPA region.	International payment.[3, 4]	**£15**

[1] Additional registered accounts are an extra £5 a month, so 6 is £25, 7 is £30, and so on. There's a maximum monthly fee of £160. So, if you had 50 or 500 accounts, you'd still just pay £160 a month.

[2] SEPA payments enable you to send Euros to countries in the Single Euro Payments Area (SEPA). You need to enter a valid IBAN to complete the payment.

[3] Effective from 15th September 2025 or shortly after.

[4] Agents' charges may also apply.

Ready to apply?

Complete our online form to get started with your Bankline application.

Or give us a call if you'd like support in understanding your digital options.

Apply now

Call us

0345 030 3109

+44 345 030 3109 (outside the UK)

18001 0345 030 3109 (UK Relay)

Lines open 9am to 5pm, Monday to Friday (excluding UK Public holidays). Calls may be recorded.

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