Royal Bank of Scotland

Fee Information Document

Name of the account provider: The Royal Bank of Scotland plc

Account name: REWARD BLACK

Date: The information in this Fee Information Document is correct as of 28 June 2024

- 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 Your Current Account Terms or at www.rbs.co.uk
- A glossary of the terms used in this document is available free of charge.

Service	Fee	
General account services		
Maintaining the account	• Monthly account fee • **Total annual fee**	**£36** **£432**
Payments (excluding cards)		
Direct Debit		**No fee**
Standing Order		**No fee**
Sending money within the UK	• Faster Payment (pounds) • CHAPS (pounds)	**No fee** **£20**
Sending money outside the UK	• By mobile or digital banking	**All currencies (Standard) – no fee** **All currencies (Urgent) – £15**
	• By telephone, post/fax, or in branch	**Euro (Standard) – no fee** **Non-Euro (Standard) – £22** **Euro (Urgent) – £20** **Non-Euro (Urgent) – £30**
Receiving money from outside the UK	• Payments under £100 • Payments over £100	**Euro – no fee** **Non-Euro – £1** **Euro – no fee** **Non-Euro – £7**

Cards and cash		
Cash withdrawal in pounds in the UK		**No fee**
Cash withdrawals in foreign currency outside the UK	• Non-Sterling Transaction Fee	**2.75% of withdrawal**
Debit card payment in pounds		**No fee**
Debit card payment in a foreign currency		**No fee**
Overdrafts and related services		
Arranged overdraft	• Arranged Overdraft Interest Arranged Overdraft Interest will only be charged if you use your arranged overdraft by more than your interest free buffer of £500.	**34.49% EAR**
Unarranged overdraft	• Unarranged Overdraft Interest (Maximum charge of £17.25 per charging period).	**34.49% EAR***
Refusing a payment due to lack of funds	• Unpaid Transaction Fee Charged if you instruct a payment that would create an unarranged overdraft and we decide not to make the payment (1 fee per charging period (£1.55)).	**£1.55***
Allowing a payment despite lack of funds		**No fee**
*We won't charge you more than £18.80 in a monthly charging period for an unarranged overdraft or any unpaid transactions.		
Other services		
Cancelling a cheque		**No fee**

If you would like this information in Braille, large print or audio format, please contact us on 03457 24 24 24 (Relay UK 18001 03457 24 24 24).

The Royal Bank of Scotland plc. Registered in Scotland No. SC083026. Registered Office: 36 St. Andrew Square, Edinburgh EH2 2YB. Financial Services Firm Reference Number 114724.
Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

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