



# Fee Information Document



Name of the account provider: TSB Bank plc

Account name: Classic Account

Date: 31 October 2018 (Fees are correct at this time)

- 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 our Personal Banking terms and conditions, our Banking Charges Guide and any account specific terms and conditions where applicable.
- A glossary of the terms used in this document is available free of charge.

Service	Fee	
<b>General account services</b>		
Maintaining the account	fee not charged	
<b>Payments (excluding cards)</b>		
Direct debit	fee not charged	
Standing order	fee not charged	
Sending money within the UK	Faster Payment	fee not charged
	BACS	fee not charged
	CHAPS	£30
	Sending money within the UK in a foreign currency:	
	Internet Banking	
	Up to £5,000	£10
	Over £5,000	£17.50
Sending money outside the UK	Telephone Banking	£20
	Branch	£20
	Internet Banking	
	Up to £5,000	£10
	Over £5,000	£17.50
	Telephone Banking	
	Fee	£20
Correspondent bank fee when you pay all the charges (outside the EEA, Switzerland and Monaco)	£6	
Receiving money from outside the UK	Branch	
	Fee	£20
	Correspondent bank fee when you pay all the charges (outside the EEA, Switzerland and Monaco)	£6
	SEPA payments	fee not charged
	All other payments up to £100	£2
	All other payments over £100	£7

Please see the Banking Charges Guide for more information on SEPA payments

<b>Cards and cash</b>		
<b>Cash withdrawal in pounds in the UK</b>		fee not charged
<b>Cash withdrawal in foreign currency outside the UK</b>	When we do the currency conversion: Non-pounds transaction fee (debit card and ATM card) Non-pounds cash fee (debit card and ATM card)  When we don't do the currency conversion: Non-pounds transaction fee (debit card)  Non-pounds transaction fee (ATM card) Non-pounds cash fee (debit card and ATM card)	2.99% of amount withdrawn 1.5% of amount withdrawn (min £2 and max £4.50)  1.5% of amount withdrawn (min £2 and max £4.50)  fee not charged fee not charged
<b>Debit card payment in pounds</b>		fee not charged
<b>Debit card payment in a foreign currency</b>	When we do the currency conversion: Non-pounds transaction fee  Purchase fee When the seller does the currency conversion: Non-pounds transaction fee Purchase fee	2.99% of payment amount £1  fee not charged fee not charged
<b>Overdrafts and related services</b>		
<b>Arranged overdraft</b>	Monthly overdraft usage fee: Below or at interest and fee-free limit (up to £35 subject to application and approval) Over interest and fee-free limit (up to £35 subject to application and approval) Monthly interest: Below or at interest and fee-free limit (up to £35 subject to application and approval) Over interest and fee-free limit (up to £35 subject to application and approval)	fee not charged  £6  fee not charged 1.52% (19.84% EAR**) on amount used over interest and fee-free limit
<b>Unarranged overdraft*</b>	Monthly overdraft usage fee: £10 or less More than £10 Unarranged overdraft daily fee: £10 or less Over £10 but under £25 £25 or more Monthly interest: £10 or less More than £10	fee not charged £6  fee not charged £5 £10  fee not charged 1.52% (19.84% EAR**) on full amount used

<b>Refusing a payment due to lack of funds*</b>	Returned Item Fee	£10
<b>Allowing a payment despite lack of funds</b>	Please see unarranged overdraft fees above	
<p>*The monthly cap on unarranged overdraft charges for your Classic Account is £80. Further details can be found online at <a href="https://www.tsb.co.uk/current-accounts/overdrafts/reducing-unarranged-overdraft-max-monthly-fee/">tsb.co.uk/current-accounts/overdrafts/reducing-unarranged-overdraft-max-monthly-fee/</a></p> <p>**EAR is the equivalent annual rate. This is the actual annual interest rate of an overdraft. Excludes account fees and charges.</p>		
<b>Other services</b>		
<b>Cancelling a cheque</b>	Lost or stolen cheque	fee not charged
	Any other reason	£10

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