



# Fee Information Document



Name of the account provider: TSB Bank plc

Account name: Gold Account

Date: 2 September 2019 (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>	
<b>Maintaining the account</b> Includes a <b>package of services</b> consisting of: <ul style="list-style-type: none"> <li>• <b>Worldwide Travel Insurance</b> Year round and winter sports cover for customers and their partner anywhere in the world</li> <li>• <b>AA Breakdown Cover</b> AA Roadside Assistance, Accident Management and Customer Covered</li> <li>• <b>Mobile Phone Insurance</b> International mobile phone cover for loss, theft accidental damage, mechanical breakdown and unauthorised calls</li> <li>• <b>Arranged overdraft interest and fee-free limit</b> of up to £160.00 (subject to application and approval)</li> <li>• <b>AVA Policy Conditions</b> You can view your full current account benefits, and Terms and Conditions by visiting <a href="http://tsb.co.uk/addedvalueaccounts">tsb.co.uk/addedvalueaccounts</a></li> </ul>	Monthly £15.00 <b>Total annual fee</b> £180.00

<b>Payments (excluding cards)</b>		
<b>Direct debit</b>		fee not charged
<b>Standing order</b>		fee not charged
<b>Sending money within the UK</b>	Faster Payment	fee not charged
	Pay a Contact	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
Telephone Banking	£20	
Branch	£20	
<b>Sending money outside the UK</b>	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
	Branch	
	Fee	£20
Correspondent bank fee when you pay all the charges (outside the EEA, Switzerland and Monaco)	£6	
<b>Receiving money from outside the UK</b>	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)	2.99% of amount withdrawn
	Non-pounds cash fee (debit card)	1.5% of amount withdrawn (min £2 and max £4.50)
	Non-pounds cash fee (ATM card)	1.5% of amount withdrawn (min £1.50)
	When we don't do the currency conversion:	
	Non-pounds transaction fee (debit card and ATM card)	fee not charged
	Non-pounds cash fee (debit card)	1.5% of amount withdrawn (min £2 and max £4.50)
	Non-pounds cash fee (ATM card)	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	2.99% of payment amount
	Purchase fee	£1
	When the seller does the currency conversion:	
	Non-pounds transaction fee	fee not charged
	Purchase fee	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 £160 subject to application and approval)	fee not charged
	Over interest and fee-free limit (up to £160 subject to application and approval)	£6
	Monthly interest:	
	Below or at interest and fee-free limit (up to £160 subject to application and approval)	fee not charged
	Over interest and fee-free limit (up to £160 subject to application and approval)	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	fee not charged
	More than £10	£6
	Unarranged overdraft daily fee:	
	£10 or less	fee not charged
	Over £10 but under £25	£5
	£25 or more	£10
	Monthly interest:	
	£10 or less	fee not charged
	More than £10	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	
*The monthly cap on unarranged overdraft charges for your Gold 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>		
**EAR is the equivalent annual rate. This is the actual annual interest rate of an overdraft. Excludes account fees and charges.		
<b>Other services</b>		
<b>Cancelling a cheque</b>	Lost or stolen cheque	fee not charged
	Any other reason	£10

Mobile Phone Insurance is administered by Lifestyle Services Group Limited and underwritten by Assurant General Insurance Limited.

AA Breakdown Cover is provided by Automobile Association Developments Limited (trading as AA Breakdown Services). AA Accident Management is underwritten by Acromas Insurance Company Limited.

TSB Travel Insurance is underwritten by Aviva Insurance Limited. Registered in Scotland, no. 2116. Registered Office: Pitheavlis, Perth, PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration no. 202153.

TSB Bank plc. Registered Office: Henry Duncan House, 120 George Street, Edinburgh EH2 4LH. Registered in Scotland No. SC95237. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 191240. TSB Bank plc is covered by the Financial Services Compensation Scheme and the Financial Ombudsman Service.