



Fee Information Document



Name of the account provider: TSB Bank plc

Account name: Graduate 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	
General account services		
Maintaining the account	fee not charged	
Payments (excluding cards)		
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
	Branch	
	Fee	£20
Correspondent bank fee when you pay all the charges (outside the EEA, Switzerland and Monaco)	£6	
Receiving money from outside the UK	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		

Cards and cash		
Cash withdrawal in pounds in the UK		fee not charged
Cash withdrawal in foreign currency outside the UK	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fee (debit card) Non-pounds transaction fee (ATM card) Non-pounds cash fee (debit card and ATM card)	2.99% of amount withdrawn 1.5% of amount withdrawn (min £2 and max £4.50) 1.5% of amount withdrawn (min £2 and max £4.50) fee not charged fee not charged
Debit card payment in pounds		fee not charged
Debit card payment in a foreign currency	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
Overdrafts and related services		
Arranged overdraft	Monthly overdraft usage fee: Below or at interest and fee-free limit (up to £2,010 subject to application and approval) Over interest and fee-free limit (up to £2,010 subject to application and approval) Monthly interest: Below or at interest and fee-free limit (up to £2,010 subject to application and approval) Over interest and fee-free limit (up to £2,010 subject to application and approval)	fee not charged £6 fee not charged 1.30% (16.77% EAR**) on amount used over interest and fee-free limit
Unarranged overdraft*	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 1.30% (16.77% EAR**) on full amount used
Refusing a payment due to lack of funds*	Returned Item Fee	£10

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