



Fee Information Document



Name of the account provider: TSB Bank plc

Account name: Platinum 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
General account services	
Maintaining the account Includes a package of services consisting of: <ul style="list-style-type: none"> • Worldwide Family Travel Insurance Year round and winter sports cover for customers and their partner anywhere in the world • AA Breakdown Cover AA Roadside Assistance, Accident Management, Relay, Homestart and Customer Covered • Mobile Phone Insurance International mobile phone cover for loss, theft accidental damage, mechanical breakdown and unauthorised calls • Preferential charges on purchases abroad with a TSB Platinum Visa debit card Platinum customers using their Platinum debit card no longer have to pay the £1 Point of Sale fee on overseas debit card purchases • Arranged overdraft interest & fee-free limit of up to £310.00 (subject to application and approval) • AVA Policy Conditions You can view your full current account benefits, and Terms and Conditions by visiting tsb.co.uk/addedvalueaccounts 	Monthly £20.00 Total annual fee £240.00

Payments (excluding cards)		
Direct debit		fee not charged
Standing order		fee not charged
Sending money within the UK	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	
Sending money outside the UK	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)	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)	Non-pounds cash fee (ATM card)
	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
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	2.99% of payment amount
	Purchase fee	fee not charged
	When the seller does the currency conversion:	
	Non-pounds transaction fee	fee not charged
	Purchase fee	fee not charged
Overdrafts and related services		
Arranged overdraft	Monthly overdraft usage fee:	
	Below or at interest and fee-free limit (up to £310 subject to application and approval)	fee not charged
	Over interest and fee-free limit (up to £310 subject to application and approval)	£6
	Monthly interest:	
	Below or at interest and fee-free limit (up to £310 subject to application and approval)	fee not charged
	Over interest and fee-free limit (up to £310 subject to application and approval)	1.52% (19.84% EAR**) on amount used over interest and fee-free limit
Unarranged overdraft*	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
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	
*The monthly cap on unarranged overdraft charges for your Platinum Account is £80. Further details can be found online at tsb.co.uk/current-accounts/overdrafts/reducing-unarranged-overdraft-max-monthly-fee/		
**EAR is the equivalent annual rate. This is the actual annual interest rate of an overdraft. Excludes account fees and charges.		
Other services		
Cancelling a cheque	Lost or stolen cheque	fee not charged
	Any other reason	£10

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.

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