



## Fee Information Document



Name of the account provider: TSB Bank plc

Account name: Select Account

Date: 2 April 2020 (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>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 free limit</b> of up to £50.00 (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 £8.95 <b>Total annual fee</b> £107.40

<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	
	In euros to any EEA country	fee not charged
	All other payments up to £5,000	£10
	All other payments over £5,000	£17.50
	Telephone Banking	
	Fee – in euros to any EEA country	fee not charged
	Fee – all other payments	£20
	Correspondent bank fee when you pay all the charges (outside the EEA, Switzerland and Monaco)	£6
	Branch	
	Fee – in euros to any EEA country	fee not charged
Fee – all other payments	£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
	Payments received in euros	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 withdrawals in euros in EEA countries</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 and ATM card) Non-pounds cash fee (debit card and ATM card)	2.99% of amount withdrawn fee not charged fee not charged fee not charged fee not charged
<b>Cash withdrawal in all other foreign currencies 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)  Non-pounds cash fee (ATM card)  When we don't do the currency conversion: Non-pounds transaction fee (debit card and ATM card) Non-pounds cash fee (debit card)  Non-pounds cash fee (ATM card)	2.99% of amount withdrawn 1.5% of amount withdrawn (min £2 and max £4.50)  1.5% of amount withdrawn (min £1.50)  fee not charged 1.5% of amount withdrawn (min £2 and max £4.50) fee not charged
<b>Debit card payment in pounds</b>		fee not charged
<b>Debit card payments in euros in EEA countries</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 fee not charged fee not charged fee not charged fee not charged
<b>Debit card payment in all other foreign currencies</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 interest: Below or at interest free limit (up to £50 subject to application and approval) Over interest free limit (up to £50 subject to application and approval)	fee not charged  2.84% (39.90% EAR**) on amount used over interest free limit
<b>Unarranged overdraft*</b>	Monthly interest:	2.84% (39.90% EAR**) on full amount used
<b>Refusing a payment due to lack of funds*</b>	Returned Item Fee	£3
<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 Select Account is £30. 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 Any other reason	fee not charged £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.

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