



Fee Information Document



Name of the account provider: TSB Bank plc

Account name: Silver 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 |
|--|--|
| General account services | |
| Maintaining the account Includes a package of services consisting of: <ul style="list-style-type: none"> • European Travel Insurance Year round and winter sports cover for customers and their partner in Europe • AA Breakdown Cover AA Roadside Assistance, Accident Management and Customer Covered • Mobile Phone Insurance International mobile phone cover for loss, theft, accidental damage, mechanical breakdown and unauthorised calls • Arranged overdraft interest free limit of up to £50.00 (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 £12.00 Total annual fee £144.00 |

| 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 | |
| | 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 | |
| Receiving money from outside the UK | 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

| Cards and cash | | |
|---|---|--|
| Cash withdrawal in pounds in the UK | | fee not charged |
| Cash withdrawals in euros in EEA countries | When we 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 |
| | 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) | fee not charged fee not charged |
| Cash withdrawal in all other foreign currencies outside the UK | 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) | 2.99% of amount withdrawn 1.5% of amount withdrawn (min £2 and max £4.50) 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) Non-pounds cash fee (debit card) Non-pounds cash fee (ATM card) | fee not charged 1.5% of amount withdrawn (min £2 and max £4.50) fee not charged |
| Debit card payment in pounds | | fee not charged |
| Debit card payments in euros in EEA countries | When we do the currency conversion: Non-pounds transaction fee Purchase fee | 2.99% of payment amount fee not charged |
| | When the seller does the currency conversion: Non-pounds transaction fee Purchase fee | fee not charged fee not charged |
| Debit card payment in all other foreign currencies | When we do the currency conversion: Non-pounds transaction fee Purchase fee | 2.99% of payment amount £1 |
| | When the seller does the currency conversion: Non-pounds transaction fee Purchase fee | fee not charged fee not charged |

| Overdrafts and related services | | |
|--|--|---|
| Arranged overdraft | 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 |
| Unarranged overdraft* | Monthly interest: | 2.84% (39.90% EAR**) on full amount used |
| Refusing a payment due to lack of funds* | Returned Item Fee | £3 |
| Allowing a payment despite lack of funds | Please see unarranged overdraft fees above | |
| <p>*The monthly cap on unarranged overdraft charges for your Silver Account is £30. 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 Any other reason | fee not charged £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 number 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.