



Name of the account provider: Virgin Money

Account name: Club M Account

Date: The information in this Fee Information Document is correct as at 1 May 2024

- 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 Club M Account and Club M Saver Terms, Club M Account and Club M Saver Tariff for personal customers and International Tariff.
- A glossary of the terms used in this document is available free of charge.

Service	Fee	
General account services		
Maintaining The Account		
Club M Account	Per month £12.50	
	Total annual fee £150.00	
Includes a package of services consisting of: Range of insurances		
Payments (excluding cards)		
Direct Debit	No Fee	
Standing Order	No Fee	
Sending Money Within The UK	Faster Payments (FPS) Fee (Limits Apply) – Mobile App/Internet Banking	No Fee
	Faster Payments (FPS) Fee (Limits Apply) – Telephone Banking (must be registered)	No Fee
	CHAPS Out Fee	£25.00
	Bankers Draft Fee (up to and including £100,000)	£30.00 per draft
Sending Money Outside The UK	SEPA Out Fee	£20.00
	SWIFT Out Fee Receiving Bank Charges may also be applicable – refer to International Tariff.	£25.00

Receiving Money From Outside The UK	SEPA In Fee	No Fee
	SWIFT In Fee	
	Within the EEA All Currencies including Sterling up to £100 (or equivalent)	No Fee
	Currency is Euro, Swedish Krona or Romanian Leu over £100 (or equivalent)	No Fee
	All remaining currencies including Sterling over £100 (or equivalent)	£7.00
	Outside the EEA All Currencies up to £100 (or equivalent)	No Fee
All Currencies over £100 (or equivalent)	£7.00	
Foreign Currency Cheques drawn on a non-UK account (refer to International Tariff):		
- Equivalent to £100 or less	£5.00	
- Equivalent to over £100	0.25%	
		(£7 min-£40 max, plus agent charges where applicable)
Cards and cash		
Cash Withdrawal In Pounds In The UK		No Fee
Cash Withdrawal In Foreign Currency Outside The UK		No Fee
Cash Withdrawal In Pounds Outside The UK		No Fee
Debit Card Payment In Pounds (For a supplier based within the UK)		No Fee
Debit Card Payment In A Foreign Currency (This fee only applies where the payment is to a supplier based outside the UK)		No Fee
Debit Card Payment In Pounds (This fee only applies where the payment is to a supplier based outside the UK)		No Fee

Overdrafts and related services			
Arranged Overdraft Debit interest is paid on the account. Effective Annual Rate (EAR) is used to express the cost of borrowing on current accounts.	If we offer you an Arranged Overdraft we will advise you of your debit interest rate when your application is approved. Your rate will be one of the rates displayed and will be dependent on your financial circumstances.	Per annum 18.29% 26.45% 34.05%	EAR 19.90% 29.90% 39.90%
Unarranged Overdraft Debit interest is paid on the account. Effective Annual Rate (EAR) is used to express the cost of borrowing on current accounts.	We will advise you of your debit interest rate when your application for the account is approved. Your rate will be one of the rates displayed and will be dependent on your financial circumstances.	Per annum 18.29% 26.45% 34.05%	EAR 19.90% 29.90% 39.90%
Refusing A Payment Due To Lack Of Funds Fee	Refusing A Payment Due To Lack Of Funds Fee (Buffer of £4.00)		£4.00 per payment
Monthly Maximum Charge	The Monthly Maximum Charge (MMC) is a monthly cap on Unarranged Overdraft interest and Refusing A Payment Due To Lack Of Funds Fees. The MMC is the most you'd pay each month in such interest and fees combined.		£20.00 per calendar month
Other services			
Cancelling A Cheque	Cancelling A Cheque Fee		No Fee
Lost Or Stolen Cheque Fee			No Fee
Duplicate Statement Fee	If you have opted out of receiving paper statements then no fee will be charged		£5.00 per statement