Tariff for our Easy Access Cash ISA Exclusive and Fixed Rate Cash ISA Exclusive

Common charges

Things you may be charged for	
Duplicate Statement Fee (if you ask for an extra copy of a paper statement)	£5.00 for each additional statement

Receiving money from outside the UK			
Transaction Type	Location	Currency	Fee
SEPA	N/A	N/A	No charge
SWIFT	Within the EEA	All currencies, including Sterling, up to £100 (or equivalent)	No charge
		Currency is Euro, Swedish Krona or Romanian Leu over £100 (or equivalent)	No charge
		All remaining currencies, including Sterling, over £100 (or equivalent)	£7.00
SWIFT	Outside the EEA	All currencies, including Sterling, up to £100 (or equivalent)	No charge
		All currencies, including Sterling, over £100 (or equivalent)	£7.00

Making payments from your Easy Access Cash ISA Exclusive

We have a range of options to make a payment from your account. We've listed below some payment types and limits to help you. If you want to send money to a bank account in another country, please get in touch and we'll tell you what's possible and provide you with full details of cost. You'll also need to agree to some separate terms and conditions for this.

Remember, not all payment types and payment services are available on all accounts.

If you've any questions, please call us or visit us in one of our Stores.

Continued overleaf...

Payment type	Daily limit	Transaction limit	Timeline	Cost
Faster Payment with a one-time passcode via SMS.	£1,000	£500	Immediate	Free
Faster Payment with mobile app or security token authentication.	£30,000	£30,000	Immediate	Free
Faster Payment using telephone banking	£5,000 (per working day)	£5,000	Immediate	Free
CHAPS	n/a	n/a	Same working day	£25
International payment (SWIFT)	n/a	n/a	Same day	£25
SEPA (Euro only within EEA)	n/a	n/a	Next day	£20

Cut-off times for the above payment types

If you want to make any of the above payments from your account you need to do it before the cut-off times we've noted below.

Payment type	Store**	Internet banking	Mobile banking	Telephone banking
Internal transfer This includes moving money between some other accounts that you hold with us. Ask for more details.	**16:00**	**23:59**	**23:59**	**23:59**
Faster Payment Your money will usually arrive the same day, and if not by the end of the next working day	**16:00**	**23:59**	**23:59**	**23:59**
CHAPS Your money is guaranteed to arrive the same day if you send it before the cut-off time on a working day.	**16:00**	**You can't do this online**	**You can't do this in the app**	**You can't do this through telephone banking**
Sending money outside the UK	**11:00**	**You can't do this online**	**You can't do this in the app**	**You can't do this through telephone banking**

**Not all services are available in every Store. The cut-off time will also depend what time the Store closes that day.

Taking some or all of your money from your Fixed Rate Cash ISA Exclusive

If you want to take money out of your account during the fixed term, either write to us or talk to us in Store. We'll tell you what's possible and explain any charges that may apply. The Fixed Rate Cash ISA Exclusive is only available for limited periods.

Account	Payment type	Charge
1 Year Fixed Rate Cash ISA Exclusive	Taking out some or all of your money from your account during the fixed term (including transfers to another provider)	You'll be charged 60 days' interest on the amount taken out
2 Year Fixed Rate Cash ISA Exclusive	Taking out some or all of your money from your account during the fixed term (including transfers to another provider)	You'll be charged 90 days' interest on the amount taken out

Cash deposit limits (across all accounts)	
Post Office daily limit	£2,000
Post Office annual limit	£10,000 in any 12 month period
Overall annual limit (Post Office and Store)	£30,000 in any 12 month period

Continued overleaf...

Important information

If you ever need another copy of this Tariff or your Terms or you want more info about our accounts, just let us know. You can call us on **0800 028 4836** (from overseas it's **+44 141 221 7300** – standard international rates apply) or visit our website **virginmoney.com**

Interest rates

Your Key Product Information sheet (KPIs) details the interest rate we pay you on your account. Your Terms explains when we can make changes to the interest rate and how we'll let you know.

You can always find your current interest rates:

- On our website at virginmoney.com
- By popping into our Stores.
- By phoning us on 0800 028 4836 (from overseas it's +44 141 221 7300 – standard international rates apply).

Your personal information

All of the up-to-date information about how your personal data will be gathered, created, shared and looked after can be found in the Privacy Notice at virginmoney.com/privacy

Important information about compensation arrangements

You can find details on the protection of eligible deposits and deposits excluded from the scheme on the FSCS website at FSCS.org.uk

We can change the information in this Tariff (including your interest rates) in line with your Terms.

This document is available in large print, Braille and audio.
Please ask us for details.

Nationwide Building Society (trading as Virgin Money). Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 106078. Head Office: Nationwide House, Pipers Way, Swindon, Wiltshire, SN38 1NW

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