



Name of the account provider: Virgin Money

Account name: Current Account Control

Date: The information in this Fee Information Document is correct as at 1st April 2020

- 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 Personal and Private Banking Accounts Terms & Conditions, Current Account 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	
Current Account Control	Per month £4.00
Includes a package of services consisting of: Prevention of Unarranged Overdraft Fees	Total annual fee £48.00
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 sent for negotiation* (up to £100 & including £100 or equivalent) (flat fee) + agent charges where applicable – Branch *Please refer to International Tariff	£5.00
Foreign Currency Cheques drawn on a non UK account sent for negotiation* (over £100 or equivalent) (Min £7 Max £40) + agent charges where applicable – Branch *Please refer to International Tariff	0.25%	
Cards and cash		
Cash Withdrawal In Pounds In The UK		No Fee

Cash Withdrawal In Foreign Currency Outside The UK	*Within the EEA Currency is Euro, Swedish Krona or Romanian Leu All remaining currencies	No Fee 3.75% of transaction value, min £1.50	
	Outside the EEA All Currencies	3.75% of transaction value, min £1.50	
Cash Withdrawal In Pounds Outside The UK	*Within the EEA	No Fee	
	Outside the EEA	3.75% of transaction value, min £1.50	
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)	*Within the EEA Currency is Euro, Swedish Krona or Romanian Leu All remaining currencies	No Fee 2.75% of transaction value, min £1.50	
	Outside the EEA All Currencies	2.75% of transaction value, min £1.50	
Debit Card Payment In Pounds (This fee only applies where the payment is to a supplier based outside the UK)	*Within the EEA	No Fee	
	Outside the EEA	2.75% of transaction value, min £1.50	
*List of countries within the EEA: Austria, Belgium, Bulgaria, Croatia, Republic of Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden and the UK.			
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	EAR
		18.29%	19.90%
		26.45%	29.90%
		34.05%	39.90%
Unarranged Overdraft			0.00%
Other services			

Cancelling A Cheque	Cancelling A Cheque Fee	£10.00 per cheque
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