

Current Account Tariff for personal customers

Current accounts and linked savings accounts.

| Signature Current Account - no longer on sale | | |
|---|---|--|
| Signature Current Account Fee For Maintaining The Account | £13.50 | The monthly Fee For Maintaining The Account applies to this account whether the account is in credit or overdrawn. |
| Credit Interest | | |
| | Credit Interest Rates | |
| | Gross* (% p.a.) | AER† (%) |
| On all balances | 0.00 | 0.00 |
| Credit interest is calculated on the cleared credit balance on a daily basis and credited to accounts on the last business day of each month. | | |
| Debit Interest & Overdraft Fees | | |
| | Debit Interest Rates | |
| Arranged Overdraft | As personally advised | |
| Unarranged Overdraft | As personally advised | |
| Refusing A Payment Due To Lack Of Funds Fee | £4.00 per payment | This fee will be charged when we refuse a payment from your account because there is not enough money in it (or it would take you past your Arranged Overdraft limit), and we refuse your request for an Unarranged Overdraft. We will not charge this fee if the value of the payment that is refused is £4.00 or less. |
| Monthly cap on Unarranged Overdraft charges (also known as Monthly Maximum Charge) | £40 per calendar month | <p>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.</p> <ol style="list-style-type: none"> Each current account will set a monthly maximum charge for: <ol style="list-style-type: none"> going overdrawn when you don't have an Arranged Overdraft; or going over your Arranged Overdraft limit (if you have one). This cap covers any: <ol style="list-style-type: none"> interest for going over your Arranged Overdraft limit; and fees for each time we Refuse A Payment Due To Lack Of Funds. |
| Notification of fees and debit interest | <p>Where the 'Fee For Maintaining The Account' is the only charge being applied, no further notice will be provided and this fee will be collected from your account within five (5) working days of the twenty-fifth (25) day of each month and it will be shown separately on your statement.</p> <p>However, if in addition to the 'Fee For Maintaining The Account' you also incur any Refusing A Payment Due To Lack Of Funds Fees or debit interest, we will issue you a monthly summary at the end of each calendar month, giving you at least 14 days' notice before these charges are applied to your Account and will include details of the Fee For Maintaining The Account in this monthly summary.</p> | |

Continued overleaf...

Signature Savings Account - Available to existing customers with a Signature Current Account

| | Credit Interest Rates | | You may only open a Signature Savings Account if you have a Signature Current Account (now closed to new applications) with us in the same name(s). The Signature Savings Account will remain open, provided the Signature Current Account is maintained as described in the Terms and Conditions. Interest is calculated on the cleared credit balance on a daily basis and is applied in arrears on the last business day of each calendar quarter. |
|-------------------|-----------------------|----------|--|
| | Gross* (% p.a.) | AER† (%) | |
| £100,000 and over | 0.50 | 0.50 | |
| £50,000 – £99,999 | 0.40 | 0.40 | |
| £25,000 – £49,999 | 0.35 | 0.35 | |
| £0 – £24,999 | 0.30 | 0.30 | |

Current Account Plus - No longer on sale**Credit Interest**

| | Credit Interest Rates | | Credit interest is calculated on the cleared credit balance on a daily basis and credited to accounts on the last business day of each month. |
|-----------------|-----------------------|----------|---|
| | Gross* (% p.a.) | AER† (%) | |
| On all balances | 0.00 | 0.00 | |

Debit Interest & Overdraft Fees

| | Debit Interest Rates | |
|--|---|--|
| Arranged Overdraft | As personally advised | Debit interest is calculated on the cleared debit balance on a daily basis and debited to accounts monthly in arrears. |
| Unarranged Overdraft | As personally advised | |
| Refusing A Payment Due To Lack Of Funds Fee | £4.00 per payment | This fee will be charged when we refuse a payment from your account because there is not enough money in it (or it would take you past your Arranged Overdraft limit), and we refuse your request for an Unarranged Overdraft. We will not charge this fee if the value of the payment that is refused is £4.00 or less. |
| Monthly cap on Unarranged Overdraft charges (also known as Monthly Maximum Charge) | £40 per calendar month | 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. 1. Each current account will set a monthly maximum charge for: (a) going overdrawn when you don't have an Arranged Overdraft; or (b) going over your Arranged Overdraft limit (if you have one). 2. This cap covers any: (a) interest for going over your Arranged Overdraft limit; and (b) fees for each time we Refuse A Payment Due To Lack Of Funds. |
| Notification of fees and debit interest | The amount of the Refusing A Payment Due To Lack Of Funds Fees and debit interest will be notified to you at the end of each calendar month, giving you at least 14 days notice before it is applied to your account. | |

Current Account Direct - No longer on sale

| | Credit Interest Rates | | Credit interest is calculated on the cleared credit balance on a daily basis and credited to accounts on the last business day of each month. |
|-----------------------------|-----------------------|----------|---|
| | Gross* (% p.a.) | AER† (%) | |
| Balances up to £3000 | 0.85 | 0.85 | |
| Balances in excess of £3000 | 0.00 | 0.00 | |

Continued overleaf...

| Debit Interest & Overdraft Fees | | |
|--|---|--|
| | Debit Interest Rates | |
| Arranged Overdraft | As personally advised | Debit interest is calculated on the cleared debit balance on a daily basis and debited to accounts monthly in arrears. |
| Unarranged Overdraft | As personally advised | |
| Refusing A Payment Due To Lack Of Funds Fee | £4.00 per payment | This fee will be charged when we refuse a payment from your account because there is not enough money in it (or it would take you past your Arranged Overdraft limit), and we refuse your request for an Unarranged Overdraft. We will not charge this fee if the value of the payment that is refused is £4.00 or less. |
| Monthly cap on Unarranged Overdraft charges (also known as Monthly Maximum Charge) | £40 per calendar month | <p>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.</p> <ol style="list-style-type: none"> Each current account will set a monthly maximum charge for: <ol style="list-style-type: none"> going overdrawn when you don't have an Arranged Overdraft; or going over your Arranged Overdraft limit (if you have one). This cap covers any: <ol style="list-style-type: none"> interest for going over your Arranged Overdraft limit; and fees for each time we Refuse A Payment Due To Lack Of Funds. |
| Notification of fees and debit interest | The amount of the Refusing A Payment Due To Lack Of Funds Fees and debit interest will be notified to you at the end of each calendar month, giving you at least 14 days notice before it is applied to your account. | |

| Savings Account Plus – Credit Terms – No longer on sale | | | |
|--|-----------------------|----------|--|
| | Credit Interest Rates | | |
| | Gross* (% p.a.) | AER† (%) | |
| £1 and over | 0.20 | 0.20 | Interest is calculated on the cleared credit balance on a daily basis and is applied in arrears on the last business day of each calendar quarter. |
| Savings Account Plus – Offset Credit Terms – No longer on sale | | | |
| | Credit Interest Rates | | |
| | Gross* (% p.a.) | AER† (%) | |
| £1 and over | 0.20 | 0.20 | <p>Please note, Savings Account Plus – Offset is no longer on sale. Minimum deposit required to maintain this account is £1.</p> <p>Credit interest is calculated on a daily basis in accordance with the Terms and Conditions of the account and credited to accounts on the last business day of each calendar quarter, subject to the conditions relating to Offsetting as described in the Terms and Conditions of the Savings Account Plus – Offset.</p> <p>For details of charges relating to your Offset Mortgage, please refer to the Mortgage Tariff which is available from your branch.</p> |

| Current Account Control | | | |
|---|---|--|---|
| Current Account Control Fee For Maintaining the Account | £4.00 | The monthly Fee For Maintaining The Account applies to this account whether the account is in credit or overdrawn. | |
| Credit Interest | | | |
| | Credit Interest Rates | | |
| | Gross* (% p.a.) | AER† (%) | |
| On all balances | 0.00 | 0.00 | Credit interest is calculated on the cleared credit balance on a daily basis and credited to accounts on the last business day of each month. |
| Debit Interest & Overdraft Fees | | | |
| | Debit Interest Rates | | |
| Arranged Overdraft | As personally advised | Debit interest is calculated on the cleared debit balance on a daily basis and debited to accounts monthly in arrears. | |
| Unarranged Overdraft | 0.00% | | |
| Notification of fees and debit interest | <p>Where the 'Fee For Maintaining The Account' is the only charge being applied, no further notice will be provided and this fee will be collected from your account within five (5) working days of the twenty-fifth (25) day of each month and it will be shown separately on your statement.</p> <p>However, if in addition to the 'Fee for Maintaining The Account' you also incur any debit interest, we will issue you a monthly summary at the end of each calendar month, giving you at least 14 days' notice before these charges are applied to your Account and will include details of the Fee For Maintaining The Account in this monthly summary.</p> | | |

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| Student Account | | | |
|---|---|----------|--|
| Credit Interest | | | |
| | Credit Interest Rates | | |
| | Gross* (% p.a.) | AER† (%) | |
| On all balances | 0.00 | 0.00 | Credit interest is calculated on the cleared credit balance on a daily basis and credited to accounts on the last business day of each month. |
| Debit Interest & Overdraft Fees | | | |
| | Debit Interest Rates | | |
| Arranged Overdraft | As personally advised | | Debit interest is calculated on the cleared debit balance on a daily basis and debited to accounts monthly in arrears. |
| Unarranged Overdraft | As personally advised | | |
| Refusing A Payment Due To Lack Of Funds Fee | £4.00 per payment | | This fee will be charged when we refuse a payment from your account because there is not enough money in it (or it would take you past your Arranged Overdraft limit), and we refuse your request for an Unarranged Overdraft. We will not charge this fee if the value of the payment that is refused is £4.00 or less. |
| Monthly cap on Unarranged Overdraft charges (also known as Monthly Maximum Charge) | £40 per calendar month | | 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. 1. Each current account will set a monthly maximum charge for: (a) going overdrawn when you don't have an Arranged Overdraft; or (b) going over your Arranged Overdraft limit (if you have one). 2. This cap covers any: (a) interest for going over your Arranged Overdraft limit; and (b) fees for each time we Refuse A Payment Due To Lack Of Funds. |
| Notification of fees and debit interest | The amount of the Refusing A Payment Due To Lack Of Funds Fee and debit interest will be notified to you at the end of each calendar month giving you at least 14 days notice before it is applied to your account. | | |
| Readycash Account Credit Terms | | | |
| This account offers no credit interest | | | |
| Readycash Account Overdraft Terms | | | |
| No Arranged Overdraft is available on this account, although in limited circumstances, we will agree to requests for an Unarranged Overdraft (see your account terms and conditions for details). We do not charge interest or fees for that borrowing. | | | |

Applicable to all accounts detailed in this tariff

| Charges for our Most Common Additional Services | |
|---|---------------------|
| Bankers Draft (up to & including £100,000) | £30.00 per draft |
| Cancelling a Cheque | £10.00 per cheque |
| Duplicate Statement Fee (If you have opted out of receiving paper statements then no fee will be charged) | £5.00 per statement |

| Receiving Money From Outside The UK | | | |
|--|------------------|---|-----------|
| Fees | | | |
| Transaction Type | Location | Currency | Fee |
| SEPA | | | 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 up to £100 (or equivalent) | No Charge |
| | | All currencies over £100 (or equivalent) | £7.00 |

* 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.

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Debit Card Transactions

Fees

| Transaction Type | Retailer/ATM location | Currency | Fee | |
|---|-------------------------------|---|---|---|
| Debit Card Cash withdrawal | Within the EEA (including UK) | Currency is Pound Sterling, Euro, Swedish Krona or Romanian Leu | Fee not charged | Where a foreign purchase transaction is refunded by a retailer, the purchase transaction amount will be credited back to the account based on the exchange rate on the day of refund. Any fee charged for the original transaction will not be refunded. For any foreign transaction reversals, any fee charged will be reversed. |
| | | All remaining currencies | 3.75% of transaction value, min £1.50 | |
| | Outside the EEA | All currencies (including Pound Sterling) | 3.75% of transaction value, min £1.50 | |
| Debit Card Payments | Within the EEA (including UK) | Currency is Pound Sterling, Euro, Swedish Krona or Romanian Leu | Fee not charged | |
| | | All remaining currencies | 2.75% of transaction value, min £1.50 | |
| | Outside the EEA | All currencies (including Pound Sterling) | 2.75% of transaction value, min £1.50 | |
| Limits | | Cash | Debit Card Payments in a Foreign Currency | |
| Debit Mastercard Online Contactless | | £350 per day | £5,000 per day | |
| Debit Mastercard Online Non-Contactless | | £350 per day | £5,000 per day | |
| Debit Mastercard Contactless | | £500 per day | £10,000 per day | |

If you are unsure as to your debit card type (limits), please refer to your card carrier or branch.

Daily Cash Limits apply to withdrawals in the UK or abroad. Higher cash amounts may be available over a bank counter. International purchase limits apply if a card is used outside the UK. Other limits may apply to certain types of transactions from time-to-time.

If you are unable to repay any borrowing on your Current Account

| Name of charge | What this is charge is for | How much is this charge |
|----------------|--|--|
| Other fees | You may be charged arrears letters fees, and should we need to instruct Solicitors or other agents to act on our behalf in connection with recovering any money you owe us we may charge you a fee to cover their costs. | We will advise you of any charges before we instruct Solicitors or agents. These charges may vary. |

Cut Off Times for Outward Payments

Cut Off Times for Outward Payments

| Payment Type | Payment Service | | | |
|--|--|--|--|---|
| | Branch | Internet Banking | Mobile Banking | Telephone Banking |
| Internal Transfer** | 16:00*** | 23:59 | 23:59 | 23:59 |
| Immediate / Same Day Payment (including Bill Payments) | This payment type is not available using the Branch. | 23:59 | 23:59**** | 23:59 |
| Future Dated Payments or Transfers | This payment type is not available using the Branch. | 23:59 on previous business day. | 23:59 on previous business day. | 23:59 on previous business day. |
| CHAPS | 16:00*** | This payment type is not available using Internet Banking. | This payment type is not available using Mobile Banking. | This payment type is not available using Telephone Banking. |
| Sending Money Outside The UK | 11:00 | This payment type is not available using Internet Banking. | This payment type is not available using Mobile Banking. | This payment type is not available using Telephone Banking. |

** An internal transfer can be between linked accounts and transfers to other accounts or customers within each separate brand i.e. Virgin Money, Clydesdale and Yorkshire transfers

*** This cut off time may change dependent on when your local branch closes

**** Mobile Banking payment types and services are currently available on all our Brand Apps (Virgin Money, Clydesdale and Yorkshire). It is possible to set up biller on each App and make an immediate payment via Faster Payment Service

Not all payment types and payment services are available on all products. Future Dated Payments or Transfers are not applicable to the Savings Account Plus; Savings Account Plus – Offset; and Signature Savings Account products.

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Important Information

Interest Rate Definitions

* **Gross Rate** – Gross Rate interest is the interest payable without taking account of any tax payable. If you earn interest over your Personal Savings Allowance you will be required to pay any tax due yourself directly to HM Revenue and Customs. If you would like to read more about your Personal Savings Allowance, please visit the Government website www.gov.uk.

† **AER (Annual Equivalent Rate)** – The Annual Equivalent Rate illustrates what the interest rate would be if interest was paid and compounded once each year.

EAR (Effective Annual Rate) – The Effective Annual Rate is used to express the cost of borrowing on current accounts. The EAR takes account of the rate of interest charged, the frequency it is levied to accounts and compounding of interest. It does not include overdraft fees and is variable.

Rates of interest are subject to variation but are correct as at 1st July 2020. You can find out about our current interest rates:

- on notices in branches
- by phoning our helpline on 0800 22 24 26††
- on our website www.cbonline.co.uk, www.ybonline.co.uk or www.virginmoney.com

†† Calls to telephone numbers may be recorded or monitored for security or training purposes. Further information can be found in our Fair Processing Notice at www.cbonline.co.uk/privacy

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 Fair Processing Notice at www.cbonline.co.uk/privacy

Where we need your consent to use personal information we will highlight this to you in the application process and ask for your consent separately.

The newspapers we usually use to notify interest rate changes are: The Daily Mail and The Daily Record. Changes to the account interest and fees will be notified in accordance with the Terms and Conditions.

This Tariff details the most common charges associated with our current accounts and linked savings accounts. Details of charges for any additional services will be given before the additional service is provided. For full details of accounts available from Clydesdale Bank, Yorkshire Bank and the team at Virgin Money, or to obtain a copy of the Terms & Conditions, please call our helpline on 0800 22 24 26††. You can also find these documents online at: www.cbonline.co.uk, www.ybonline.co.uk or www.virginmoney.com. Alternatively you can contact your local branch for further details.

**This document is available in large print, Braille and audio.
Please speak to a member of staff for details.**

cbonline.co.uk | ybonline.co.uk | virginmoney.com

Important information about compensation arrangements

Details on the protection of eligible deposits and deposits excluded from the scheme can be found on the FSCS website at www.FSCS.org.uk

Clydesdale Bank PLC (which also trades as Yorkshire Bank, B and Virgin Money) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register No. 121873. Credit facilities other than regulated mortgages and regulated credit agreements are not regulated by the Financial Conduct Authority. Clydesdale Bank PLC is registered in Scotland (No. SC001111). Registered Office: 30 St Vincent Place, Glasgow G1 2HL.

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