



Name of the account provider: Virgin Money

Account name: Flexible Repay Account – No longer on sale

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 Mortgage Tariff 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	No Fee	
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 (up to £100 or equivalent)	No Fee
	SWIFT In Fee (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	Arranged Overdrafts – Debit interest paid on the account	This is your mortgage rate shown in your Mortgage Offer Document
Refusing A Payment Due To Lack Of Funds	Refusing A Payment Due To Lack Of Funds Fee (Buffer of £4.00 or less)	£4.00 per payment
Fee Cap		Fee Cap of £40.00 per calendar month
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