



**Name of the account provider: Virgin Money**

**Account name: M Account**

**Date:** The information in this Fee Information Document is correct as at 5th May 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 your M Account and M Saver Terms and Tariff.
- A glossary of the terms used in this document is available free of charge.

Service	Fee
<b>General account services</b>	
<b>Maintaining The Account</b>	Per month No Fee
<b>Payments (excluding cards)</b>	
<b>Direct Debit</b>	No Fee
<b>Standing Order</b>	No Fee
<b>Sending Money Within The UK</b>	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
<b>Sending Money Outside The UK</b>	SEPA Out Fee £20.00
	SWIFT Out Fee £25.00 Receiving Bank Charges may also be applicable – refer to International Tariff.

<b>Receiving Money From Outside The UK</b>	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 (see International Tariff): - Equivalent to £100 or less - Equivalent to over £100	£5.00 0.25% (£7 min-£40 max, plus agent charges where applicable)
<b>Cards and cash</b>		
<b>Cash Withdrawal In Pounds In The UK</b>		No Fee
<b>Cash Withdrawal In Foreign Currency Outside The UK</b>	<b>*Within the EEA</b> Currency is Euro, Swedish Krona or Romanian Leu All remaining currencies	No Fee 3.75% of transaction value, min £1.50
	<b>Outside the EEA</b> All Currencies	3.75% of transaction value, min £1.50
<b>Cash Withdrawal In Pounds Outside The UK</b>	<b>*Within the EEA</b>	No Fee
	<b>Outside the EEA</b>	3.75% of transaction value, min £1.50
<b>Debit Card Payment In Pounds</b> (For a supplier based within the UK)		No Fee
<b>Debit Card Payment In A Foreign Currency</b> (This fee only applies where the payment is to a supplier based outside the UK)	<b>*Within the EEA</b> Currency is Euro, Swedish Krona or Romanian Leu All remaining currencies	No Fee 2.75% of transaction value, min £1.50
	<b>Outside the EEA</b> All Currencies	2.75% of transaction value, min £1.50
<b>Debit Card Payment In Pounds</b> (This fee only applies where the payment is to a supplier based outside the UK)	<b>*Within the EEA</b>	No Fee
	<b>Outside the EEA</b>	2.75% of transaction value, min £1.50
<b>*List of countries within the EEA:</b> 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.		

<b>Other services</b>		
<b>Duplicate Statement Fee</b>	If you have opted out of receiving paper statements then no fee will be charged	£5.00 per statement