

International Tariff

Charges

Only applicable to customers with a sort code beginning "82" or "05".

Sending Money Within The UK or Sending Money Outside The UK		
CHAPS – Sterling (UK only)	£25.00	-
SWIFT	£25.00	BEN/SHA/OUR clause
SEPA (Euro only)	£20.00	SHA clause
Charge Clause options	BEN	Deduct my Banks charges
	SHA	Debit me with my Bank charges only
	OUR	Debit me with all charges (payer pays all sending and receiving bank charges).
Copies of confirmations/advices	£5.00	per item

Cancellation, fate enquiries and amendments may attract an additional charge of £18.00 plus any +/- exchange gain/loss. Fate enquiries or Investigations initiated after 6 months may be charged at £50; and after 12 months may be charged at £100. Additional charges may be applied by other Banks. Further charges will also apply for re-sending the payment at either the applicable Online Services or International Tariff which will be advised to you at the time before making the payment. Back valuation of payments, where requested, may incur additional charges which will be advised to you at the time of your request.

Charge clause BEN or OUR are not available on SEPA payments.

NOTE: Sending Money Outside the UK may be liable to other Bank charges. Following Brexit, overseas banks may apply or deduct fees from the people you pay. You may wish to contact them to check this before making your payment.

These payments are also available via Business Internet Banking. For further details and a copy of the Online Services Tariff for Business Customers please visit virginmoney.com/business/business-banking-tariff. To sign up to Business Internet Banking visit virginmoney.com/business/ways-of-banking/internet-banking/register.

Foreign Cheques – Sterling and Currency		
Cheques for Negotiation at the Store Foreign Currency Cheques Payable Abroad up to £100 & including £100 or equivalent****	£5.00	(flat fee) + agent charges***
Over £100****	0.25%	(Min £7 Max £40) + agents' charges***
Unpaid Item (Including Refusing A Payment Due To Lack Of Funds Fee)	£20.00	+ agents' charges + any +/- exchange gain/loss
Cheques for Collection Outward – sent abroad or sent to banks in UK	£30.00	(flat fee) + agents' charges***
Outward – Unpaid Item (Including Refusing A Payment Due To Lack Of Funds Fee)	£10.00	+ £30.00 (flat fee) + agents' charges***
Inward	£30.00	(flat fee) + £25.00 SWIFT fee
Customer Currency Account	£17.00	Equivalent of Currency
Unpaid Item (Including Refusing A Payment Due To Lack Of Funds Fee)	£20.00	per cheque + agents' charges***
Requests for photocopies of cheques	£5.00	per item

***Where applicable.

****Foreign Currency Cheques drawn on a non UK account sent for negotiation.

Currency Current Account

Lodgement of foreign currency cheques (excluding foreign currency cheques sent for collection)	-	Equivalent in relevant currency of £7.00 per cheque + agents' charges***
Foreign currency cheques you receive which are returned unpaid	-	Equivalent in relevant currency of £20.00 per cheque + agents' charges + any +/- exchange gain/loss
Duplicate statements	£5.00	per statement
Stopped foreign currency cheque	Euro €15 or USD \$15	per cheque***

Unplanned Borrowing Rate

Currently 12% over the Central Bank Reference rate applicable to your Chosen Approved Currency. For further details on this or on the rates for other Approved Currencies, contact your Store or your Relationship Manager.

***Where applicable

Receiving Money From Outside The UK

Inward Foreign Payments

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 and Sweden.

Continued overleaf...

Cut Off Times for Outward Payments

Cut Off Times for Outward Payments		
Payment Type	Payment Service	
	Store	Business Internet Banking
Internal Transfer*****	16:00*****	-
CHAPS	16:00*****	17:00
SWIFT*****	11:00	Great British Pounds 15:30
		US Dollar 15:00
		Other 14:00
		Euro 13:15
SEPA	11:00	Euro 13:00

*****An internal transfer can be between linked accounts and transfers to other accounts or customers within each separate sort code, ie. from 82 to 82 or 05 to 05.

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

*****For value date and currency holiday information please see virginmoney.com/service/support-hub.

Not all payment types and payment services are available on all products. The CHAPS payment type is applicable to Sterling Accounts only.

Important 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. 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.

Changes to the Account Charges will be notified in accordance with the Terms and Conditions.

Please note, a separate International Trade Tariff is available from your Store or Relationship Manager.

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

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