# Fee Information Document

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

**Account name: Private Savings Account**

**Date:** The information in this Fee Information Document is correct as at 1 May 2024

- 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 the Terms for the Private Savings Account, Private Savings Account 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** | Per month | No Fee |
| **Payments (excluding cards)** | | |
| **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) | No Fee |
| **Sending Money Outside The UK** | SEPA Out Fee | No Fee |
| | SWIFT Out Fee<br>Receiving Bank Charges may also be applicable – refer to International Tariff. | £25.00 |

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|---|---|---|
| **Receiving Money From Outside The UK** | SEPA In Fee | No Fee |
| | SWIFT In Fee<br>**Within the EEA**<br>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**<br>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 (refer to International Tariff):<br>– Equivalent to £100 or less | £5.00 (plus agent charges where applicable) |
| | – Equivalent to over £100 | 0.25% (£7.00 min-£40 max, plus agent charges where applicable) |
| **Cards and cash** | | |
| **Cash Withdrawal In Pounds In The UK** | | No Fee |
| **Cash Withdrawal In Foreign Currency Outside The UK** | **Within the EEA**<br>Currency is Euro, Swedish Krona or Romanian Leu | No Fee |
| | All remaining currencies | 3.75% of transaction value, min £1.50 |
| | **Outside the EEA**<br>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**<br>Currency is Euro, Swedish Krona or Romanian Leu<br>All remaining currencies<br>**Outside the EEA**<br>All currencies | No Fee<br>2.75% of transaction value, min £1.50<br>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**<br>**Outside the EEA** | No Fee<br>2.75% of transaction value, min £1.50 |
| **Other services** | | |
| **Duplicate Statement Fee** | If you have opted out of receiving paper statements then no fee will be charged | £5.00 per statement |