

Savings Account Tariff for personal customers



Charges for Everyday Saver, Headstart and Jumpstart accounts

Charges for our Most Common Additional Services

Bankers Draft – Up to and including £100,000	£30.00 per draft	Charges for other services are available on request.
Cheques you receive which are returned unpaid	No Charge	
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

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

Using your Jumpstart* debit card

Transaction Type	Retailer/ATM location	Currency	Fee	
Debit Card Cash Withdrawal	Within the EEA	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.
		All remaining currencies	3.75% of transaction value, min £1.50	
Debit Card Payments	Outside the EEA	All currencies (including Pound Sterling)	3.75% of transaction value, min £1.50	
		Within the EEA	Fee not charged	
	Outside the EEA	All currencies (including Pound Sterling)	2.75% of transaction value, min £1.50	Any fee charged for the original transaction will not be refunded. For any foreign transaction reversals, any fee charged will be reversed.

Your daily card limit

Card type	Cash	Debit card payments in a foreign currency
Online contactless debit card	£350	£5,000
Online non-contactless debit card	£350	£5,000

*Jumpstart debit card is available from when the child is 11 years old – as long as their responsible adult agrees. Check your Terms for more info.

The cash withdrawal limits in the table above apply whether you're in the UK or abroad. You might be able to take out more cash in one of our Stores. If you aren't sure which type of card you have, or have any questions about your limits, let us know. We can set other limits or change any limits on your account. You can always ask us what they are.

Cut off times for sending money

Payment type	Store [^]	Internet banking	Mobile banking	Telephone banking
Internal transfer This means moving money between your Everyday Saver account to some other accounts that you hold with us or transfer money between your Jumpstart to your Headstart account. Ask us for more details.	16:00	23:59	23:59	23:59
Faster Payments Your money will usually arrive the same day, and if not by the end of the next working day.	16:00	23:59	23:59	23:59
Payment set for a future date	You can't do this in a Store	23:59 on previous working day	23:59 on previous working day	23:59 on previous working day
CHAPS Your money is guaranteed to arrive the same day if you send it before the cut-off on a working day.	16:00	You can't do this online	You can't do this in the app	You can't do this through telephone banking
Sending money outside the UK	11:00	You can't do this online	You can't do this in the app	You can't do this through telephone banking

[^]Not all services are available in every Store. The cut-off time will also depend what time the Store shuts that day.

Not all payment types and payment services are available on all products. For the Headstart Account, only the Store payment service applies.

When you ask us to make a payment in Store we'll tell you the way we can make the payment and if any fees apply.

Continued overleaf...

Important Information

If you ever need another copy of this Tariff or your Terms or you want more info about our accounts, just let us know. You can call us on **0800 012 1111** (from overseas it's **+44 141 221 7300** – standard international rates apply) or go to our website **www.virginmoney.com**

We've only included the most common charges for the Everyday Saver, Headstart and Jumpstart accounts in this Tariff. We'll tell you about any others before we charge them.

Your personal 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 **www.virginmoney.com/privacy**

Important information about compensation arrangements

You can find details on the protection of eligible deposits and deposits excluded from the scheme on the FSCS website at www.FSCS.org.uk

This Tariff applies from 16 November 2021. We can change the information in it (including your interest rate) in line with your Terms.

This document is available in large print, Braille and audio.
Please ask us for details.

