Fee Information Document

Name of the account provider: Virgin Money

Account name: Private Current Account

Date: The information in this Fee Information Document is correct as at 1 February 2025.

- 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 Private Current Account, the Private Current 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 Private Current Account Includes a **package of services** consisting of: Access to a Private Manager and other banking services	Per month **Total annual fee**	£15.00 £180.00
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)	No Fee
Sending Money Outside The UK	SEPA Out Fee	No Fee
	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 **Within the EEA** 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 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): – 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		No Fee
Cash Withdrawal In Pounds Outside The UK		No Fee
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.)		No Fee
Debit Card Payment In Pounds (This fee only applies where the payment is to a supplier based outside the UK.)		No Fee

Overdrafts and related services		
Arranged Overdraft	Debit interest is paid on the account. Effective Annual Rate (EAR) is used to express the cost of borrowing on current accounts.	13.97% per annum, 14.90% EAR
Unarranged Overdraft	Debit interest is paid on the account. Effective Annual Rate (EAR) is used to express the cost of borrowing on current accounts.	13.97% per annum, 14.90% EAR
Refusing A Payment Due To Lack Of Funds Fee		No Fee
Monthly Maximum Charge	The Monthly Maximum Charge (MMC) is a monthly cap on Unarranged Overdraft interest. The MMC is the most you'd pay each month in such interest.	£20.00 per calendar month
Other services		
Cancelling A Cheque	Cancelling A Cheque Fee	No Fee
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