# The Tariff for your Non Standard Current Account

## Non Standard Current Account

### Interest we pay you

| | Interest rates | | |
|---|---|---|---|
| | Gross* (% per year) | AER† (%) | |
| On all balances | 0.00 | 0.00 | Rates may be agreed on an individual basis with us. We work out how much interest to pay you at the end of each day. This is based on the money in your account. We'll add any interest to your account on the last working day of the month. |

### Interest and fees you pay us

| | Debit Interest Rates | |
|---|---|---|
| Arranged Overdraft | 14.90% #EAR (13.97% per annum) | We work out how much interest to charge you each day. The more you borrow, the more interest we will charge. |
| Unarranged Overdraft | 14.90% #EAR (13.97% per annum) | |
| Refusing A Payment Due To Lack Of Funds fee | No charge | |
| Monthly cap on Unarranged Overdraft charges (also known as Monthly Maximum Charge) | £20 per calendar month | This is the most we'll charge you for borrowing without agreeing it with us first, and for trying to make payments where you don't have enough money in your account.<br>1. Each current account will set a monthly maximum charge for:<br>(a) going overdrawn when you do not have an Arranged Overdraft; or<br>(b) going over your Arranged Overdraft limit (if you have one).<br>2. This cap covers any interest for going over your Arranged Overdraft limit.<br>This means the most we can charge you is £20 in a calendar month. |
| Telling you when you need to pay interest and fees | At least 14days' notice | At the end of each month, we'll let you know how much interest and fees you need to pay. We'll always give you at least 14 days' notice before we take interest and fees from your account. |

Continued overleaf...

## Other things you may be charged for

| | |
|---|---|
| Bankers draft (up to and including £100,000) | £30 for each draft |
| Cancelling a cheque | No charge |
| Duplicate statement (If you ask for an extra copy of a paper statement) | £5 for each additional statement |

**Receiving money from outside the UK (sometimes called 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 |
| SWIFT | Outside the EEA | All currencies up to £100 (or equivalent) | No charge |
| | | All currencies over £100 (or equivalent) | £7 |

## Using your debit card

| Type of payment using your card | What we charge |
|---|---|
| Cash withdrawal in foreign currency outside the UK | No charge |
| Cash withdrawal in pounds outside the UK | |
| Debit card payment in foreign currency | No charge |
| Debit card payment to a company based outside the UK | |

**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 (No longer available to issue) | £350 | £5,000 |
| Contactless debit card | £500 | £10,000 |

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.

## If you don't pay back money you've borrowed from us

| | What else can we charge you for? | How much will it cost? |
|---|---|---|
| Example fees | If we have to take action to get money back from you, we might charge you a fee to cover the costs. This may include the cost of arrears letters, legal support or help from other third parties. | We'll let you know about the charges before we tell our solicitors or third parties to go ahead. |

Continued overleaf...

## Cut off times for sending money

| Payment type | Store^ | Internet banking | Mobile banking | Telephone banking |
|---|---|---|---|---|
| **Internal transfer**<br>This includes moving money to some other accounts that you hold with us. Ask for more details. | 16:00 | 23:59 | 23:59 | 23:59 |
| **Faster Payments**<br>Your money will usually arrive the same day, and if not by the end of the next working day. | You can't do this in a Store | 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**<br>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.

## Cash deposit limits (across all acounts)

| | |
|---|---|
| **Post Office daily limit** | £2,000 |
| **Post Office annual limit** | £10,000 in any 12 month period |
| **Overall annual limit (Post Office and Store)** | £30,000 in any 12 month period |

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## Important information

If you ever need another copy of this Tariff or your Non Standard Account Terms or you want more info about our accounts, just let us know. Contact through Live Chat in your app, or call us on **0800 1456 456** Mon-Sat 7am-9pm and Sun 10am-5pm (from overseas it's **+44 141 229 1551** – standard international rates apply) or go to our website **www.virginmoney.com**

We've only included the most common charges for the Non Standard Account in this Tariff. We'll tell you about any others before we charge them.

## Interest rates

We can change your interest rates. Your Terms give you more details about when we can do this and how we'll let you know.

You can always find your current interest rates:

- On our website at **www.virginmoney.com**
- By popping into our Stores.
- By phoning us on **0800 1456 456**.

These are the types of interest rates we use:

| | |
|---|---|
| *Gross rate | This is the rate of interest we pay you. We don't take any tax away from the interest we pay you (which would be called the 'net rate'). If the interest you earn is more than the Personal Savings Allowance, you'll have to pay tax directly to HM Revenue and Customs. It'll depend on your circumstances and it might change in the future. For more info, please visit www.gov.uk |
| †AER | The AER (or Annual Equivalent Rate) is the equivalent rate of interest that you would earn if we paid interest once a year. |
| #EAR | The EAR (or Effective Annual Rate) is used to show the cost of borrowing on current accounts. The EAR takes into account the rate of interest that we charge, the frequency we charge it and the effect of charging interest on your interest (also known as 'compound interest'). It doesn't include overdraft fees. It's also variable – so it can change. |

## 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 1 February 2025. We can change the information in it (including your interest rates) in line with your Terms.**

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

Nationwide Building Society (trading as Virgin Money). Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 106078. Head Office: Nationwide House, Pipers Way, Swindon, Wiltshire, SN38 1NW.

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