# Fee Information Document

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

**Account name: Flexible Repay Private Account – No longer on sale**

**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 Personal and Private Banking Accounts Terms & Conditions, Current Account Mortgage 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**<br>Flexible Repay Private Account<br>Includes a **package of services** consisting of:<br>Access to a Private Manager and other banking services | Per month<br>**Total annual fee** | £15.00<br>£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<br>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<br><br>**Within the EEA**<br>All currencies including Sterling up to £100 (or equivalent)<br><br>Currency is Euro, Swedish Krona or Romanian Leu over £100 (or equivalent)<br><br>All remaining currencies including Sterling over £100 (or equivalent)<br><br>**Outside the EEA**<br>All currencies up to £100 (or equivalent)<br><br>All currencies over £100 (or equivalent) | <br><br><br>No Fee<br><br>No Fee<br><br>£7.00<br><br><br>No Fee<br><br>£7.00 |
| | Foreign currency cheques drawn on a non-UK account (refer to International Tariff):<br>– Equivalent to £100 or less<br><br>– Equivalent to over £100 | <br>£5.00<br>(plus agent charges where applicable)<br><br>0.25%<br>(£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**<br>(For a supplier based within the UK.) | | No Fee |
| **Debit Card Payment In A Foreign Currency**<br>(This fee only applies where the payment is to a supplier based outside the UK.) | | No Fee |
| **Debit Card Payment In Pounds**<br>(This fee only applies where the payment is to a supplier based outside the UK.) | | No Fee |

| Overdrafts and related services | | |
|---|---|---|
| **Arranged Overdraft** | Arranged Overdrafts – Debit interest paid on the account | This is your mortgage rate shown in your Mortgage Offer Document |
| **Refusing A Payment Due To Lack Of Funds Fee** | | No Fee |
| **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 |