

# How to avoid paying fees and charges on your account

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# Avoid Fees and Charges on your account

You will pay unarranged overdraft charges and/or unpaid item charges on your account if you:

- become overdrawn, or further overdrawn, without an arranged overdraft
- exceed your arranged overdraft limit
- ask us to make a payment which we decide not to pay due to insufficient funds in your account

Details of these charges can be found in the Fees Leaflet that applies to your account (either **Personal Banking – Charges and Rates of Interest** or **Private Banking – Charges and Rates of Interest**). The charges are one of the main elements in the pricing structure we use for our current accounts. This pricing structure means that, as long as you stay in credit, you can enjoy many services relating to your account without any separate charge.

However, we want to help you save money by avoiding the payment of unarranged overdraft charges and unpaid item charges wherever possible. The following tips will help you to do this.

# Tips on managing your money

- ✓ **Keep track of your balance** – check your balance regularly to avoid overdrawing your account by mistake.
- ✓ **Arrange your overdraft limit in advance** – why not consider setting up (or extending) your overdraft facility? (Please note: you'll pay interest on amounts that are overdrawn within the agreed limit subject to any interest free threshold).
- ✓ **Organise your outgoings** – set up standing orders and direct debits to leave your account at the same time every month, ideally just after your salary has been paid. This makes it easier to know how much money you have left for the rest of the month. There are no charges for setting up or amending standing orders or direct debits.
- ✓ **Consider opening a second account** – have all your direct debits and standing orders in one account, use the other for everyday spending. It can make it easier to keep tabs on your spending overall.

# Simple ways to stay in control

## Digital Banking

With our Digital Banking service you can check up to date balances and recent transactions from your PC anytime. If you think you may become overdrawn, you can even transfer money instantly between your accounts. For further information and to apply just visit [rbs.co.uk/digitalod](https://www.rbs.co.uk/digitalod), call **0845 722 2345\*** (Minicom 0845 900 5960) or visit any branch.

## Mobile phone banking

With our mobile phone banking text alerts service you can receive a warning when you are about to breach your overdraft limit. You'll receive a text alert whenever you reach a lower limit which you can set yourself. If you are receiving or sending mobile text messages whilst overseas, network overseas charges may apply. You should check with your network operator for details. For further information and to apply, visit [rbs.co.uk/mobileod](https://www.rbs.co.uk/mobileod).

## Telephone banking

Our UK-based 24-hour telephone banking service means you can check your finances anytime of the day or night by talking to a customer adviser or using our touchtone service. For further information and to apply, just visit [rbs.co.uk](https://www.rbs.co.uk), or call **0845 722 2345** (Minicom 0845 900 5960).

## Cash machines

You can use our cash machines across the UK to get a mini statement or check your balance.

\*Calls may be recorded

## Cash Account

Our Cash Account is a personal current account offering simple day-to-day banking without standing orders, direct debits or overdraft facilities. This means that you cannot incur any unarranged overdraft charges or unpaid item charges. For more details visit your branch or our website [rbs.co.uk](https://www.rbs.co.uk).

## Speak to an Adviser

You may feel you could benefit from talking to one of our advisers at your local branch. We'll take the time to assess your borrowing needs and identify ways to help you manage your money better. To book an appointment, please contact your local RBS branch.

## RBS MoneySense

MoneySense is a free, impartial service offering ideas, information and guidance to help you stay on top of your money. Please see [rbs.co.uk/moneysense](https://www.rbs.co.uk/moneysense) for more details.

## Financial difficulties

If you have financial problems, come and talk to us, and we will try to help you solve them. Depending on your circumstances, we could set regular or fixed repayments for debts, or we could reduce or suspend your repayments for a certain period.

If you have a more serious debt problem, we will work with you and put you in touch with organisations that offer independent financial advice. In certain circumstances, we may ask you to return your cheque book, debit card, credit or charge cards, or in some cases all of them. We do this to help make sure that any problems do not get worse. As long as there is money in your

account, we will usually be happy to allow you to use a card to withdraw the money from cash machines. The sooner you come to us, the more likely it is that we will be able to help.

### **Find out more**

For more information please see the following leaflets which can be obtained from your local branch or on our website, **rbs.co.uk**

- our User Guide (**How to make the most of your account**)
- our Terms and Conditions (**Personal and Private Banking – Terms and Conditions**)
- the Fees Leaflet that applies to your account (either – **Personal Banking – Charges and Rates of Interest** or **Private Banking – Charges and Rates of Interest**).



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The Royal Bank of Scotland plc  
Registered Office: 36 St. Andrew Square, Edinburgh EH2 2YB  
Registered in Scotland No. 90312

Website [www.rbs.co.uk](http://www.rbs.co.uk)

RBS04038 30/09/10