



Name of the account provider: The Royal Bank of Scotland plc

Account name: SELECT PLATINUM

- 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 Your Current Account Terms or at www.rbs.co.uk
- A glossary of the terms used in this document is available free of charge.

Service	Fee	
General account services		
Maintaining the account	Monthly account fee Total annual fee	£18 £216
Payments (excluding cards)		
Direct Debit		No fee
Standing Order		No fee
Sending money within the UK	Faster Payment (pounds) CHAPS (pounds)	No fee £20
	By mobile or digital banking	All currencies (Standard) – no fee All currencies (Urgent) – £15
Sending money outside the UK	By telephone, post/fax, or in branch	Euro (Standard) – no fee Non-Euro (Standard) – £22 Euro (Urgent) – £20 Non-Euro (Urgent) – £30
Receiving money from outside the UK	Payments under £100 Payments over £100	Euro – no fee Non-Euro – £1 Euro – no fee Non-Euro – £7

Cards and cash		
Cash withdrawal in pounds in the UK		No fee
Cash withdrawals in foreign currency outside the UK	Non-Sterling Transaction Fee	2.75% of withdrawal
Debit card payment in pounds		No fee
Debit card payment in a foreign currency	Non-Sterling Transaction Fee	2.75% of transaction
Overdrafts and related services		
Arranged overdraft	Arranged Overdraft Interest	39.49% EAR
	Unarranged Overdraft Interest	39.49% EAR*
Unarranged overdraft	(Maximum charge of £17.25 per charging period).	
	Unpaid Transaction Fee	£1.55*
Refusing a payment due to lack of funds	Charged if you instruct a payment that would create an unarranged overdraft and we decide not to make the payment (1 fee per charging period (£1.55)).	
Allowing a payment despite lack of funds		No fee
*We won't charge you more than £18.80 ir or any unpaid transactions.	n a monthly charging period for an unarra	anged overdraft
Other services		
Cancelling a cheque		No fee





Name of the account provider: The Royal Bank of Scotland plc

Account name: BLACK

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Service	Fee	
General account services		
Maintaining the account	Monthly account fee Total annual fee	£30 £360
Payments (excluding cards	;)	
Direct Debit		No fee
Standing Order		No fee
Sending money within the UK	Faster Payment (pounds) CHAPS (pounds)	No fee £20
	By mobile or digital banking	All currencies (Standard) – no fee All currencies (Urgent) – £15
Sending money outside the UK	By telephone, post/fax, or in branch	Euro (Standard) – no fee Non-Euro (Standard) – £22 Euro (Urgent) – £20 Non-Euro (Urgent) – £30
Receiving money from outside the UK	Payments under £100 Payments over £100	Euro – no fee Non-Euro – £1 Euro – no fee Non-Euro – £7

Cards and cash		
Cash withdrawal in pounds in the UK		No fee
Cash withdrawals in foreign currency outside the UK	Non-Sterling Transaction Fee	2.75% of withdrawal
Debit card payment in pounds		No fee
Debit card payment in a foreign currency		No fee
Overdrafts and related service	es	
Arranged overdraft	Arranged Overdraft Interest	39.49% EAR
Unarranged overdraft	Unarranged Overdraft Interest (Maximum charge of £17.25 per charging period).	39.49% EAR*
Refusing a payment due to lack of funds	Unpaid Transaction Fee Charged if you instruct a payment that would create an unarranged overdraft and we decide not to make the payment (1 fee per charging period (£1.55)).	£1.55*
Allowing a payment despite lack of funds		No fee
*We won't charge you more than £ or any unpaid transactions.	18.80 in a monthly charging period for an u	unarranged overdraft
Other services		
Cancelling a cheque		No fee





Name of the account provider: The Royal Bank of Scotland plc

Account name: BASIC

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Service	Fee	
General account services		
Maintaining the account		No fee
Payments (excluding cards)		
Direct Debit		No fee
Standing Order		No fee
Sending money within the UK	Faster Payment (pounds) CHAPS (pounds)	No fee £20
	By mobile or digital banking	All currencies (Standard) – no fee All currencies (Urgent) – £15
Sending money outside the UK	By telephone, post/fax, or in branch	Euro (Standard) – no fee Non-Euro (Standard) – £22 Euro (Urgent) – £20 Non-Euro (Urgent) – £30
Receiving money from outside the UK	Payments under £100 Payments over £100	Euro – no fee Non-Euro – £1 Euro – no fee Non-Euro – £7

Cards and cash		
Cash withdrawal in pounds in the UK		No fee
Cash withdrawals in foreign currency outside the UK	Non-Sterling Transaction Fee	2.75% of withdrawal
Debit card payment in pounds		No fee
Debit card payment in a foreign currency	Non-Sterling Transaction Fee	2.75% of transaction
Overdrafts and related services		
Arranged overdraft	Arranged Overdraft Interest	Service not available
Unarranged overdraft	Unarranged Overdraft Interest	0%
Refusing a payment due to lack of funds	Unpaid Transaction Fee	No fee
Allowing a payment despite lack of funds		No fee
Other services		
Cancelling a cheque		Service not available





Name of the account provider: The Royal Bank of Scotland plc

Account name: SELECT SILVER

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Service	Fee	
General account services		
Maintaining the account	Monthly account fee Total annual fee	£8 £96
Payments (excluding cards)		
Direct Debit		No fee
Standing Order		No fee
Sending money within the UK	Faster Payment (pounds) CHAPS (pounds)	No fee £20
	By mobile or digital banking	All currencies (Standard) – no fee All currencies (Urgent) – £15
Sending money outside the UK	By telephone, post/fax, or in branch	Euro (Standard) – no fee Non-Euro (Standard) – £22 Euro (Urgent) – £20 Non-Euro (Urgent) – £30
Receiving money from outside the UK	Payments under £100 Payments over £100	Euro – no fee Non-Euro – £1 Euro – no fee Non-Euro – £7

Cards and cash		
Cash withdrawal in pounds in the UK		No fee
Cash withdrawals in foreign currency outside the UK	Non-Sterling Transaction Fee	2.75% of withdrawal
Debit card payment in pounds		No fee
Debit card payment in a foreign currency	Non-Sterling Transaction Fee	2.75% of transaction
Overdrafts and related services		
Arranged overdraft	Arranged Overdraft Interest	39.49% EAR
	Unarranged Overdraft Interest	39.49% EAR*
Unarranged overdraft	(Maximum charge of £17.25 per charging period).	
	Unpaid Transaction Fee	£1.55*
Refusing a payment due to lack of funds	Charged if you instruct a payment that would create an unarranged overdraft and we decide not to make the payment (1 fee per charging period (£1.55)).	
Allowing a payment despite lack of funds		No fee
*We won't charge you more than £18.80 ir or any unpaid transactions.	n a monthly charging period for an unarr	anged overdraft
Other services		
Cancelling a cheque		No fee





Name of the account provider: The Royal Bank of Scotland plc
Account name: SELECT ACCOUNT (OVERDRAFT CONTROL)

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Service	Fee	
General account services		
Maintaining the account		No fee
Payments (excluding cards)		
Direct Debit		No fee
Standing Order		No fee
Sending money within the UK	Faster Payment (pounds) CHAPS (pounds)	No fee £20
	By mobile or digital banking	All currencies (Standard) – no fee All currencies (Urgent) – £15
Sending money outside the UK	By telephone, post/fax, or in branch	Euro (Standard) – no fee Non-Euro (Standard) – £22 Euro (Urgent) – £20 Non-Euro (Urgent) – £30
Receiving money from outside the UK	Payments under £100 Payments over £100	Euro – no fee Non-Euro – £1 Euro – no fee Non-Euro – £7

Cards and cash		
Cash withdrawal in pounds in the UK		No fee
Cash withdrawals in foreign currency outside the UK	Non-Sterling Transaction Fee	2.75% of withdrawal
Debit card payment in pounds		No fee
Debit card payment in a foreign currency	Non-Sterling Transaction Fee	2.75% of transaction
Overdrafts and related services		
Arranged overdraft	Arranged Overdraft Interest	39.49% EAR
Unarranged overdraft	Unarranged Overdraft Interest	0%
Refusing a payment due to lack of funds	Unpaid Transaction Fee	No fee
Allowing a payment despite lack of funds		No fee
Other services		
Cancelling a cheque		No fee





Name of the account provider: The Royal Bank of Scotland plc

Account name: Tailored

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Service	Fee	
General account services		
Maintaining the account		No fee
Payments (excluding cards)		
Direct Debit		No fee
Standing Order		No fee
Sending money within the UK	Faster Payment (pounds) CHAPS (pounds)	No fee £20
	By mobile or digital banking	All currencies (Standard) – no fee All currencies (Urgent) – £15
Sending money outside the UK	By telephone, post/fax, or in branch	Euro (Standard) – no fee Non-Euro (Standard) – £22 Euro (Urgent) – £20 Non-Euro (Urgent) – £30
Receiving money from outside the UK	Payments under £100Payments over £100	Euro – no fee Non-Euro – £1 Euro – no fee Non-Euro – £7

Cards and cash		
Cash withdrawal in pounds in the UK		No fee
Cash withdrawals in foreign currency outside the UK	Non-Sterling Transaction Fee	2.75% of withdrawal
Debit card payment in pounds		No fee
Debit card payment in a foreign currency	Non-Sterling Transaction Fee	2.75% of transaction
Overdrafts and related services		
Arranged overdraft	Arranged Overdraft Interest	39.49% EAR unless otherwise agreed
Unarranged overdraft	Unarranged Overdraft Interest	0% EAR*
Refusing a payment due to lack of funds	Unpaid Transaction Fee Charged if you instruct a payment that would create an unarranged overdraft and we decide not to make the payment (1 fee per charging period (£1.55)).	£1.55*
Allowing a payment despite lack of funds		No fee
*We won't charge you more than £1.55 in or any unpaid transactions.	a monthly charging period for an unar	ranged overdraft
Other services		
Cancelling a cheque		No fee

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