



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

**Account name: SELECT**

**Date: The information in this Fee Information Document is correct as of 21 May 2021**

- 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](http://www.rbs.co.uk).
- A glossary of the terms used in this document is available free of charge.

Service	Fee
<b>General account services</b>	
Maintaining the account	No fee
<b>Payments (excluding cards)</b>	
Direct Debit	No fee
Standing Order	No fee
Sending money within the UK	<ul style="list-style-type: none"> <li>• Faster Payment (pounds) No fee</li> <li>• CHAPS (pounds) £20</li> </ul>
Sending money outside the UK	<ul style="list-style-type: none"> <li>• By mobile or digital banking               <ul style="list-style-type: none"> <li>All currencies (Standard) – no fee</li> <li>All currencies (Urgent) – £15</li> </ul> </li> </ul>
	<ul style="list-style-type: none"> <li>• By telephone, post/fax, or in branch               <ul style="list-style-type: none"> <li>Euro (Standard) – no fee</li> <li>Non-Euro (Standard) – £22</li> <li>Euro (Urgent) – £20</li> <li>Non-Euro (Urgent) – £30</li> </ul> </li> </ul>
Receiving money from outside the UK	<ul style="list-style-type: none"> <li>• Payments under £100               <ul style="list-style-type: none"> <li>Euro – no fee</li> <li>Non-Euro – £1</li> </ul> </li> <li>• Payments over £100               <ul style="list-style-type: none"> <li>Euro – no fee</li> <li>Non-Euro – £7</li> </ul> </li> </ul>

<b>Cards and cash</b>		
<b>Cash withdrawal in pounds in the UK</b>		<b>No fee</b>
<b>Cash withdrawals in foreign currency outside the UK</b>	• Non-Sterling Transaction Fee	<b>2.75% of withdrawal</b>
<b>Debit card payment in pounds</b>		<b>No fee</b>
<b>Debit card payment in a foreign currency</b>	• Non-Sterling Transaction Fee	<b>2.75% of transaction</b>
<b>Overdrafts and related services</b>		
<b>Arranged overdraft</b>	• Arranged Overdraft Interest	<b>39.49% EAR</b>
<b>Unarranged overdraft</b>	• Unarranged Overdraft Interest (Maximum charge of £17.25 per charging period).	<b>39.49% EAR*</b>
<b>Refusing a payment due to lack of funds</b>	• 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 (£2.15)).	<b>£2.15*</b>
<b>Allowing a payment despite lack of funds</b>		<b>No fee</b>
*We won't charge you more than £19.40 in a monthly charging period for an unarranged overdraft or any unpaid transactions.		
<b>Other services</b>		
<b>Cancelling a cheque</b>		<b>No fee</b>

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## Fee Information Document



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

**Account name: REVOLVE**

**Date: The information in this Fee Information Document is correct as of 27 March 2020**

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- A glossary of the terms used in this document is available free of charge.

Service	Fee
<b>General account services</b>	
Maintaining the account	No fee
<b>Payments (excluding cards)</b>	
Direct Debit	Service not available
Standing Order	Service not available
Sending money within the UK	• Faster Payment (pounds) Service not available
	• CHAPS (pounds) between banks Service not available
	• CHAPS (pounds) between branches Service not available
Sending money outside the UK	• SEPA (Euros) Service not available
	• Standard international payment Service not available
	• Urgent international payment Service not available
Receiving money from outside the UK	• Payments under £100 Euro – no fee Non-Euro – £1
	• Payments over £100 Euro – no fee Non-Euro – £7

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

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

**Account name: STUDENT**

**Date: The information in this Fee Information Document is correct as of 3 September 2021**

- 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.
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Service	Fee
<b>General account services</b>	
<b>Maintaining the account</b>	<ul style="list-style-type: none"> <li>• Monthly account fee: <b>£10 for International Students who opened their account between 5 August 2018 and 20 June 2021</b></li> <li>• Total annual fee: <b>£120 for International Students who opened their account between 5 August 2018 and 20 June 2021</b></li> </ul>
<b>Payments (excluding cards)</b>	
<b>Direct Debit</b>	<b>No fee</b>
<b>Standing Order</b>	<b>No fee</b>
<b>Sending money within the UK</b>	<ul style="list-style-type: none"> <li>• Faster Payment (pounds) <b>No fee</b></li> <li>• CHAPS (pounds) <b>£20</b></li> </ul>
<b>Sending money outside the UK</b>	<ul style="list-style-type: none"> <li>• By mobile or digital banking <ul style="list-style-type: none"> <li><b>All currencies (Standard) – no fee</b></li> <li><b>All currencies (Urgent) – £15</b></li> </ul> </li> </ul>
	<ul style="list-style-type: none"> <li>• By telephone, post/fax, or in branch <ul style="list-style-type: none"> <li><b>Euro (Standard) – no fee</b></li> <li><b>Non-Euro (Standard) – £22</b></li> <li><b>Euro (Urgent) – £20</b></li> <li><b>Non-Euro (Urgent) – £30</b></li> </ul> </li> </ul>

<b>Receiving money from outside the UK</b>	<ul style="list-style-type: none"> <li>• Payments under £100</li> <li>• Payments over £100</li> </ul>	<b>Euro – no fee</b> <b>Non-Euro – £1</b> <b>Euro – no fee</b> <b>Non-Euro – £7</b>
<b>Cards and cash</b>		
<b>Cash withdrawal in pounds in the UK</b>		<b>No fee</b>
<b>Cash withdrawals in foreign currency outside the UK</b>	• Non-Sterling Transaction Fee	<b>2.75% of withdrawal</b>
<b>Debit card payment in pounds</b>		<b>No fee</b>
<b>Debit card payment in a foreign currency</b>	• Non-Sterling Transaction Fee	<b>2.75% of transaction</b>
<b>Overdrafts and related services</b>		
<b>Arranged overdraft</b>	• Arranged Overdraft Interest	<b>0%</b>
<b>Unarranged overdraft</b>	• Unarranged Overdraft Interest	<b>0%</b>
<b>Refusing a payment due to lack of funds</b>	<ul style="list-style-type: none"> <li>• Unpaid Transaction Fee</li> </ul> <p>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 (£2.15)).</p>	<b>£2.15*</b>
<b>Allowing a payment despite lack of funds</b>		<b>No fee</b>
*We won't charge you more than £2.15 in a monthly charging period for an unarranged overdraft or any unpaid transactions.		
<b>Other services</b>		
<b>Cancelling a cheque</b>		<b>No fee</b>

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

**Account name: Graduate**

**Date: The information in this Fee Information Document is correct as of 21 May 2021**

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Service	Fee
<b>General account services</b>	
Maintaining the account	No fee
<b>Payments (excluding cards)</b>	
Direct Debit	No fee
Standing Order	No fee
Sending money within the UK	<ul style="list-style-type: none"> <li>• Faster Payment (pounds) No fee</li> <li>• CHAPS (pounds) £20</li> </ul>
Sending money outside the UK	<ul style="list-style-type: none"> <li>• By mobile or digital banking               <ul style="list-style-type: none"> <li>All currencies (Standard) – no fee</li> <li>All currencies (Urgent) – £15</li> </ul> </li> </ul>
	<ul style="list-style-type: none"> <li>• By telephone, post/fax, or in branch               <ul style="list-style-type: none"> <li>Euro (Standard) – no fee</li> <li>Non-Euro (Standard) – £22</li> <li>Euro (Urgent) – £20</li> <li>Non-Euro (Urgent) – £30</li> </ul> </li> </ul>
Receiving money from outside the UK	<ul style="list-style-type: none"> <li>• Payments under £100               <ul style="list-style-type: none"> <li>Euro – no fee</li> <li>Non-Euro – £1</li> </ul> </li> <li>• Payments over £100               <ul style="list-style-type: none"> <li>Euro – no fee</li> <li>Non-Euro – £7</li> </ul> </li> </ul>

<b>Cards and cash</b>		
<b>Cash withdrawal in pounds in the UK</b>		<b>No fee</b>
<b>Cash withdrawals in foreign currency outside the UK</b>	• Non-Sterling Transaction Fee	<b>2.75% of withdrawal</b>
<b>Debit card payment in pounds</b>		<b>No fee</b>
<b>Debit card payment in a foreign currency</b>	• Non-Sterling Transaction Fee	<b>2.75% of transaction</b>
<b>Overdrafts and related services</b>		
<b>Arranged overdraft</b>	<ul style="list-style-type: none"> <li>• Arranged Overdraft Interest</li> </ul> <p>Arranged Overdraft Interest will only be charged if you use your arranged overdraft by more than your interest free buffer (Year 1 £2000, Year 2 £1000).</p>	<b>39.49% EAR</b>
<b>Unarranged overdraft</b>	• Unarranged Overdraft Interest	<b>0% EAR</b>
<b>Refusing a payment due to lack of funds</b>	<ul style="list-style-type: none"> <li>• Unpaid Transaction Fee</li> </ul> <p>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 (£2.15)).</p>	<b>£2.15*</b>
<b>Allowing a payment despite lack of funds</b>		<b>No fee</b>
*We won't charge you more than £2.15 in a monthly charging period for an unarranged overdraft or any unpaid transactions.		
<b>Other services</b>		
<b>Cancelling a cheque</b>		<b>No fee</b>

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

**Account name: FOUNDATION**

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Service	Fee
<b>General account services</b>	
Maintaining the account	No fee
<b>Payments (excluding cards)</b>	
Direct Debit	No fee
Standing Order	No fee
Sending money within the UK	<ul style="list-style-type: none"> <li>• Faster Payment (pounds) No fee</li> <li>• CHAPS (pounds) £20</li> </ul>
Sending money outside the UK	<ul style="list-style-type: none"> <li>• By mobile or digital banking               <ul style="list-style-type: none"> <li>All currencies (Standard) – no fee</li> <li>All currencies (Urgent) – £15</li> </ul> </li> </ul>
	<ul style="list-style-type: none"> <li>• By telephone, post/fax, or in branch               <ul style="list-style-type: none"> <li>Euro (Standard) – no fee</li> <li>Non-Euro (Standard) – £22</li> <li>Euro (Urgent) – £20</li> <li>Non-Euro (Urgent) – £30</li> </ul> </li> </ul>
Receiving money from outside the UK	<ul style="list-style-type: none"> <li>• Payments under £100               <ul style="list-style-type: none"> <li>Euro – no fee</li> <li>Non-Euro – £1</li> </ul> </li> <li>• Payments over £100               <ul style="list-style-type: none"> <li>Euro – no fee</li> <li>Non-Euro – £7</li> </ul> </li> </ul>

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

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

**Account name: REWARD**

**Date: The information in this Fee Information Document is correct as of 21 May 2021**

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Service	Fee
<b>General account services</b>	
<b>Maintaining the account</b>	• Monthly account fee <b>£2</b>
	• <b>Total annual fee</b> <b>£24</b>
<b>Payments (excluding cards)</b>	
<b>Direct Debit</b>	<b>No fee</b>
<b>Standing Order</b>	<b>No fee</b>
<b>Sending money within the UK</b>	• Faster Payment (pounds) <b>No fee</b>
	• CHAPS (pounds) <b>£20</b>
<b>Sending money outside the UK</b>	• By mobile or digital banking <b>All currencies (Standard) – no fee</b> <b>All currencies (Urgent) – £15</b>
	• By telephone, post/fax, or in branch <b>Euro (Standard) – no fee</b> <b>Non-Euro (Standard) – £22</b> <b>Euro (Urgent) – £20</b> <b>Non-Euro (Urgent) – £30</b>
<b>Receiving money from outside the UK</b>	• Payments under £100 <b>Euro – no fee</b> <b>Non-Euro – £1</b>
	• Payments over £100 <b>Euro – no fee</b> <b>Non-Euro – £7</b>

<b>Cards and cash</b>		
<b>Cash withdrawal in pounds in the UK</b>		<b>No fee</b>
<b>Cash withdrawals in foreign currency outside the UK</b>	• Non-Sterling Transaction Fee	<b>2.75% of withdrawal</b>
<b>Debit card payment in pounds</b>		<b>No fee</b>
<b>Debit card payment in a foreign currency</b>	• Non-Sterling Transaction Fee	<b>2.75% of transaction</b>
<b>Overdrafts and related services</b>		
<b>Arranged overdraft</b>	• Arranged Overdraft Interest	<b>39.49% EAR</b>
<b>Unarranged overdraft</b>	• Unarranged Overdraft Interest (Maximum charge of £17.25 per charging period)	<b>39.49% EAR*</b>
<b>Refusing a payment due to lack of funds</b>	• 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 (£2.15)).	<b>£2.15*</b>
<b>Allowing a payment despite lack of funds</b>		<b>No fee</b>
*We won't charge you more than £19.40 in a monthly charging period for an unarranged overdraft or any unpaid transactions.		
<b>Other services</b>		
<b>Cancelling a cheque</b>		<b>No fee</b>

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

**Account name: REWARD SILVER**

**Date: The information in this Fee Information Document is correct as of 21 May 2021**

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Service	Fee
<b>General account services</b>	
<b>Maintaining the account</b>	<ul style="list-style-type: none"> <li>• Monthly account fee <b>£10</b></li> <li>• <b>Total annual fee</b> <b>£120</b></li> </ul>
<b>Payments (excluding cards)</b>	
<b>Direct Debit</b>	<b>No fee</b>
<b>Standing Order</b>	<b>No fee</b>
<b>Sending money within the UK</b>	<ul style="list-style-type: none"> <li>• Faster Payment (pounds) <b>No fee</b></li> <li>• CHAPS (pounds) <b>£20</b></li> </ul>
<b>Sending money outside the UK</b>	<ul style="list-style-type: none"> <li>• By mobile or digital banking <ul style="list-style-type: none"> <li><b>All currencies (Standard) – no fee</b></li> <li><b>All currencies (Urgent) – £15</b></li> </ul> </li> </ul>
	<ul style="list-style-type: none"> <li>• By telephone, post/fax, or in branch <ul style="list-style-type: none"> <li><b>Euro (Standard) – no fee</b></li> <li><b>Non-Euro (Standard) – £22</b></li> <li><b>Euro (Urgent) – £20</b></li> <li><b>Non-Euro (Urgent) – £30</b></li> </ul> </li> </ul>
<b>Receiving money from outside the UK</b>	<ul style="list-style-type: none"> <li>• Payments under £100 <b>Euro – no fee</b> <b>Non-Euro – £1</b></li> <li>• Payments over £100 <b>Euro – no fee</b> <b>Non-Euro – £7</b></li> </ul>

<b>Cards and cash</b>		
<b>Cash withdrawal in pounds in the UK</b>		<b>No fee</b>
<b>Cash withdrawals in foreign currency outside the UK</b>	• Non-Sterling Transaction Fee	<b>2.75% of withdrawal</b>
<b>Debit card payment in pounds</b>		<b>No fee</b>
<b>Debit card payment in a foreign currency</b>		<b>No fee</b>
<b>Overdrafts and related services</b>		
<b>Arranged overdraft</b>	• Arranged Overdraft Interest	<b>39.49% EAR</b>
<b>Unarranged overdraft</b>	• Unarranged Overdraft Interest  (Maximum charge of £17.25 per charging period)	<b>39.49% EAR*</b>
<b>Refusing a payment due to lack of funds</b>	• 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 (£2.15)).	<b>£2.15*</b>
<b>Allowing a payment despite lack of funds</b>		<b>No fee</b>
*We won't charge you more than £19.40 in a monthly charging period for an unarranged overdraft or any unpaid transactions.		
<b>Other services</b>		
<b>Cancelling a cheque</b>		<b>No fee</b>

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

**Account name: REWARD PLATINUM**

**Date: The information in this Fee Information Document is correct as of 21 May 2021**

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Service	Fee
<b>General account services</b>	
<b>Maintaining the account</b>	<ul style="list-style-type: none"> <li>• Monthly account fee <b>£20</b></li> <li>• <b>Total annual fee £240</b></li> </ul>
<b>Payments (excluding cards)</b>	
<b>Direct Debit</b>	<b>No fee</b>
<b>Standing Order</b>	<b>No fee</b>
<b>Sending money within the UK</b>	<ul style="list-style-type: none"> <li>• Faster Payment (pounds) <b>No fee</b></li> <li>• CHAPS (pounds) <b>£20</b></li> </ul>
<b>Sending money outside the UK</b>	<ul style="list-style-type: none"> <li>• By mobile or digital banking <ul style="list-style-type: none"> <li><b>All currencies (Standard) – no fee</b></li> <li><b>All currencies (Urgent) – £15</b></li> </ul> </li> </ul>
	<ul style="list-style-type: none"> <li>• By telephone, post/fax, or in branch <ul style="list-style-type: none"> <li><b>Euro (Standard) – no fee</b></li> <li><b>Non-Euro (Standard) – £22</b></li> <li><b>Euro (Urgent) – £20</b></li> <li><b>Non-Euro (Urgent) – £30</b></li> </ul> </li> </ul>
<b>Receiving money from outside the UK</b>	<ul style="list-style-type: none"> <li>• Payments under £100 <b>Euro – no fee</b> <b>Non-Euro – £1</b></li> <li>• Payments over £100 <b>Euro – no fee</b> <b>Non-Euro – £7</b></li> </ul>

<b>Cards and cash</b>		
<b>Cash withdrawal in pounds in the UK</b>		<b>No fee</b>
<b>Cash withdrawals in foreign currency outside the UK</b>	• Non-Sterling Transaction Fee	<b>2.75% of withdrawal</b>
<b>Debit card payment in pounds</b>		<b>No fee</b>
<b>Debit card payment in a foreign currency</b>		<b>No fee</b>
<b>Overdrafts and related services</b>		
<b>Arranged overdraft</b>	• Arranged Overdraft Interest	<b>39.49% EAR</b>
<b>Unarranged overdraft</b>	• Unarranged Overdraft Interest (Maximum charge of £17.25 per charging period)	<b>39.49% EAR*</b>
<b>Refusing a payment due to lack of funds</b>	• 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 (£2.15)).	<b>£2.15*</b>
<b>Allowing a payment despite lack of funds</b>		<b>No fee</b>
*We won't charge you more than £19.40 in a monthly charging period for an unarranged overdraft or any unpaid transactions.		
<b>Other services</b>		
<b>Cancelling a cheque</b>		<b>No fee</b>

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

**Account name: REWARD BLACK**

**Date: The information in this Fee Information Document is correct as of 21 May 2021**

- 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](http://www.rbs.co.uk)
- A glossary of the terms used in this document is available free of charge.

Service	Fee
<b>General account services</b>	
<b>Maintaining the account</b>	• Monthly account fee <b>£31</b>
	• <b>Total annual fee</b> <b>£372</b>
<b>Payments (excluding cards)</b>	
<b>Direct Debit</b>	<b>No fee</b>
<b>Standing Order</b>	<b>No fee</b>
<b>Sending money within the UK</b>	• Faster Payment (pounds) <b>No fee</b>
	• CHAPS (pounds) <b>£20</b>
<b>Sending money outside the UK</b>	• By mobile or digital banking <b>All currencies (Standard) – no fee</b> <b>All currencies (Urgent) – £15</b>
	• By telephone, post/fax, or in branch <b>Euro (Standard) – no fee</b> <b>Non-Euro (Standard) – £22</b> <b>Euro (Urgent) – £20</b> <b>Non-Euro (Urgent) – £30</b>
<b>Receiving money from outside the UK</b>	• Payments under £100 <b>Euro – no fee</b> <b>Non-Euro – £1</b>
	• Payments over £100 <b>Euro – no fee</b> <b>Non-Euro – £7</b>

<b>Cards and cash</b>		
<b>Cash withdrawal in pounds in the UK</b>		<b>No fee</b>
<b>Cash withdrawals in foreign currency outside the UK</b>	• Non-Sterling Transaction Fee	<b>2.75% of withdrawal</b>
<b>Debit card payment in pounds</b>		<b>No fee</b>
<b>Debit card payment in a foreign currency</b>		<b>No fee</b>
<b>Overdrafts and related services</b>		
<b>Arranged overdraft</b>	• Arranged Overdraft Interest	<b>19.49% EAR</b>
<b>Unarranged overdraft</b>	• Unarranged Overdraft Interest (Maximum charge of £17.25 per charging period).	<b>19.49% EAR*</b>
<b>Refusing a payment due to lack of funds</b>	• 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 (£2.15)).	<b>£2.15*</b>
<b>Allowing a payment despite lack of funds</b>		<b>No fee</b>
*We won't charge you more than £19.40 in a monthly charging period for an unarranged overdraft or any unpaid transactions.		
<b>Other services</b>		
<b>Cancelling a cheque</b>		<b>No fee</b>

If you would like this information in Braille, large print or audio format, please contact us on 03457 24 24 24 (Relay UK 18001 03457 24 24 24).



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

**Account name: PREMIER SELECT**

**Date: The information in this Fee Information Document is correct as of 21 May 2021**

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- A glossary of the terms used in this document is available free of charge.

Service	Fee
<b>General account services</b>	
Maintaining the account	No fee
<b>Payments (excluding cards)</b>	
Direct Debit	No fee
Standing Order	No fee
Sending money within the UK	<ul style="list-style-type: none"> <li>• Faster Payment (pounds) No fee</li> <li>• CHAPS (pounds) £20</li> </ul>
Sending money outside the UK	<ul style="list-style-type: none"> <li>• By mobile or digital banking               <ul style="list-style-type: none"> <li>All currencies (Standard) – no fee</li> <li>All currencies (Urgent) – £15</li> </ul> </li> </ul>
	<ul style="list-style-type: none"> <li>• By telephone, post/fax, or in branch               <ul style="list-style-type: none"> <li>Euro (Standard) – no fee</li> <li>Non-Euro (Standard) – £22</li> <li>Euro (Urgent) – £20</li> <li>Non-Euro (Urgent) – £30</li> </ul> </li> </ul>
Receiving money from outside the UK	<ul style="list-style-type: none"> <li>• Payments under £100               <ul style="list-style-type: none"> <li>Euro – no fee</li> <li>Non-Euro – £1</li> </ul> </li> <li>• Payments over £100               <ul style="list-style-type: none"> <li>Euro – no fee</li> <li>Non-Euro – £7</li> </ul> </li> </ul>

<b>Cards and cash</b>		
<b>Cash withdrawal in pounds in the UK</b>		<b>No fee</b>
<b>Cash withdrawals in foreign currency outside the UK</b>	• Non-Sterling Transaction Fee	<b>2.75% of withdrawal</b>
<b>Debit card payment in pounds</b>		<b>No fee</b>
<b>Debit card payment in a foreign currency</b>	• Non-Sterling Transaction Fee	<b>2.75% of transaction</b>
<b>Overdrafts and related services</b>		
<b>Arranged overdraft</b>	• Arranged Overdraft Interest	<b>19.49% EAR</b>
<b>Unarranged overdraft</b>	• Unarranged Overdraft Interest (Maximum charge of £17.25 per charging period).	<b>19.49% EAR*</b>
<b>Refusing a payment due to lack of funds</b>	• 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 (£2.15)).	<b>£2.15*</b>
<b>Allowing a payment despite lack of funds</b>		<b>No fee</b>
*We won't charge you more than £19.40 in a monthly charging period for an unarranged overdraft or any unpaid transactions.		
<b>Other services</b>		
<b>Cancelling a cheque</b>		<b>No fee</b>

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The Royal Bank of Scotland plc. Registered in Scotland No. SC083026. Registered Office: 36 St. Andrew Square, Edinburgh EH2 2YB. Financial Services Firm Reference Number 114724.  
Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

RBS03670 September 2021