



Royal Bank  
of Scotland

## Fee Information Document



**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 18 October 2023**

- 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>	<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 <b>All currencies (Standard) – no fee</b> <b>All currencies (Urgent) – £15</b></li> </ul>
	<ul style="list-style-type: none"> <li>• 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></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 (£1.55)).	<b>£1.55*</b>
<b>Allowing a payment despite lack of funds</b>		<b>No fee</b>
*We won't charge you more than £18.80 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).

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