

Virgin One account
Services and charges

April 2016



Virgin one Personal Banking Service

This account isn't just about saving money. It's about a great banking service too - one that's personal to you.

This leaflet gives you details about our services and what we'll charge you for. We won't charge you a penny for most things you'll want to do on a day-to-day basis, but there are charges for some transactions - such as bankers drafts or CHAPS payments. When we do need to charge you for something, we'll normally add the fee to your account. For increases in facility a valuation may be required for which there will be a charge.

We won't charge you a penny for these services

- internet banking
- monthly statement
- annual review - to help you get the most from your *Virgin one account*
- bill payments, standing orders and Direct Debits - online or over the phone
- paying in cheques by post
- withdrawing cash or paying in cash and cheques at any branch of The Royal Bank of Scotland or NatWest branch
- person to person payments up to £10,000 per day

What we charge you for

General banking

- | | |
|---|-----|
| • copy of a cheque | £5 |
| • duplicate statement | £5 |
| • bankers draft issued by
The Royal Bank of Scotland plc | £10 |
| • bankers draft issued by
National Westminster Bank Plc | £12 |
| • special presentation of a cheque | £15 |
| • sending CHAPS payments | £20 |

Foreign currency and payments

foreign payments:

- foreign drafts £12
- express money transfers £25
- foreign payments into your account
individually priced - please call us for details

Administration charges

- If you exceed your arranged facility with a cheque, Direct Debit, standing order, Debit or Charge card transaction, there is an administration charge of £15 per item.
- If we need to pay any unpaid ground rent or service charge on your behalf, there is an administration charge of £50.

Specialist services

- personal data information requests £10
- bank reference/opinion status enquiry £10
If you need a basic bank reference, or confirmation that you can meet a certain financial commitment, we charge you this fee. If a company requests this information, we will also charge them VAT.
- second charge questionnaire £100
If you apply to take out a second mortgage with another lender, we charge the lender this fee for completing their questionnaire.
- preparation of a Deed of Priority £50
If you take out a second mortgage with another lender, we charge you this fee for preparation of a Deed of Priority.
- mortgage reference £100
If another lender requests a detailed mortgage reference from us, we will charge the lender this fee.
- letting your property £100
You will need our permission to let your property for a short period. To arrange this there is a fee.

If you need further details on any of our services, just ask us.

When we need your written confirmation

We'll need written confirmation from you if you wish to make a transaction over **£10,000** or more in any one day, using bankers drafts.

Using your Debit card

In the UK

- purchases - no charge
- £450 cash machine withdrawal limit per account per day

Debit card and Charge card charges

This section sets out our charges for the transaction types listed below. It does not reflect any charges which a third party might charge you (for example commission rates or fees).

Debit card charges	
Transaction type	Charges
Purchases made in the UK	No charge
<p>Sterling cash withdrawals from any UK cash machine (ATM) (at a small number of cash machines you will be charged to withdraw cash but you will be notified of any charges on screen before you make a withdrawal)</p> <p>Sterling cash withdrawals from any Royal Bank of Scotland or NatWest branch in the UK, the Channel Islands, Isle of Man or Gibraltar.</p> <p>Sterling cash withdrawals in the UK in any bank, travel agent, bureau de change or other outlet displaying the Visa logo</p> <p>Purchase of foreign currency or travellers cheques in the UK</p>	No charge
Overseas or the purchase of currency or travellers cheques outside the UK	
<p>Foreign currency withdrawal from any cash machine (ATM) in the UK</p> <p>Cash withdrawals or the purchase of currency or travellers cheques outside the UK</p>	<p>We will charge a Foreign Cash Fee of 2% of the value of the transaction (minimum £1.50, maximum £4). We will also charge a Non-Sterling Transaction Fee of 1.75% of the value of the transaction.</p> <p>If you elect for the transaction to be converted into Sterling at the point of sale or withdrawal, we will not charge a Non-Sterling Transaction Fee, however, the transaction handler may charge you a separate fee.</p>
<p>Purchases made outside the UK (for example, purchasing goods in a shop)</p> <p>Purchases made anywhere in a foreign currency (for example online/telephone purchases made in or outside the UK)</p>	<p>We will charge a Foreign Purchase Fee of 2% of the value of the transaction (minimum £1.50, maximum £4). We will also charge a Non-Sterling Transaction Fee of 1.75% of the value of the transaction.</p> <p>If you elect for the transaction to be converted into Sterling at the point of sale we will not charge a Non-Sterling Transaction Fee, however the transaction handler may charge you a separate fee.</p>

Charge card charges	
Transaction type	Charges
Purchases made in the UK	No charge
Sterling cash withdrawals from any UK cash machine (ATM)	£1.50 charge
Overseas or the purchase of currency or travellers cheques outside the UK	
Foreign currency withdrawal from any cash machine (ATM) in the UK Cash withdrawals or the purchase of currency or travellers cheques outside the UK	We will charge a Foreign Cash Fee of £1.50. We will also charge a Non-Sterling Transaction Fee of 2.65% of the value of the transaction. If you elect for the transaction to be converted into Sterling at the point of sale or withdrawal, we will not charge a Non-Sterling Transaction Fee, however, the transaction handler may charge you a separate fee.
Purchases made outside the UK (for example, purchasing goods in a shop) Purchases made anywhere in a foreign currency (for example online/telephone purchases made in or outside the UK)	We will charge a Non-Sterling Transaction Fee of 1.75% of the value of the transaction. If you elect for the transaction to be converted into Sterling at the point of sale we will not charge a Non-Sterling Transaction Fee, however, the transaction handler may charge you a separate fee.

Visa Payment Scheme Exchange Rate
Any transaction made in a foreign currency using your Debit card or Charge card is converted by us into Sterling using the Visa Payment Scheme Exchange Rate. To see the up-to-date rates used for Debit cards and Charge cards visit www.visaeurope.com and click on the Cardholders section.

If you would like this information in Braille, large print or audio format, please contact us on 0345 030 3657 Minicom 0800 027 1396. Calls may be recorded.



The Virgin One account is a secured personal bank account with The Royal Bank of Scotland plc. The One account, Amsterdam Place, Amsterdam Way, Norwich NR6 6JA.