

The Virgin one account services and charges

The charges you may need to pay
in connection with your mortgage



Tariff of Mortgage Charges

RBS is closely involved in the mortgage industry's initiative with Which? to make our fees and charges easy for you to understand. Our tariff of charges fully reflects the initiative's good practice principles. This same document is being used across the industry to help customers compare mortgages. When looking at the fees that other firms charge, you may notice some that don't appear in our tariff (below). This means we don't charge you these fees.

| When you will pay this charge | | |
|---|---|--|
| Before your first monthly payment | | |
| These are the fees and charges you may have to pay before we transfer your mortgage funds. | | |
| Name of charge | What this charge is for | How much is the charge? |
| Legal fee | You will normally instruct a solicitor to act on your behalf in connection with your home purchase transaction. You may be required to pay their legal fees and costs as part of their work on your behalf. These fees/costs are normally charged by the solicitor, directly to you unless we tell you that we will contribute to the legal costs as part of your product deal. | Cost will be dependent on your solicitor. |
| Product fee | This is charged on some mortgages as part of the deal. It can be paid up-front or added to the total mortgage amount. If you add it to your mortgage, you'll pay interest on it at the same rate as the rest of your borrowing. It might be a flat fee, or a percentage of the loan amount. | Cost will be detailed in your product offer. |
| If you ask us for extra documentation and/or services beyond the standard management of your account | | |
| Name of charge | What this charge is for | How much is the charge? |
| Duplicate/interim statement fee | Requesting a copy of a previous mortgage statement or an interim statement of your account as it stands. It might be paid by you or another lender. | We'll send you a mortgage statement for free Quarterly. We will charge you £5 for a duplicate statement. |
| Data protection – your right to know Getting a copy of your personal data | If you would like a copy of the personal information we hold about you, please contact us on 03457 888 444. Overseas number: +44 3457 888 444. Minicom: 0800 404 6161 For more information on how to get access to your information and the documents we need you to submit, please visit our website at https://www.supportcentre-rbs.co.uk/Searchable/1022957922/How-do-I-submit-a-Subject-Access-Request-SAR.htm or write to: Virgin one account, Subject Access Requests, Manchester Mailroom, 1 Hardman Boulevard, Manchester M3 3AQ. | No charge |

When you will pay this charge

If you change your mortgage

| Name of charge | What this charge is for | How much is the charge? |
|---|---|-------------------------|
| Consent to let fee | If you want to let your property but don't have a buy-to-let mortgage, you'll pay this for each 'consent to let' agreement, where we agree to you letting out your property for a set period within your existing owner-occupier mortgage. | £100 |
| Giving you a reference | Charged if another lender asks us for a mortgage reference, such as how you have managed your mortgage account with us. We will only supply this if you have given us permission. | £100 |
| Agreeing to your mortgage with another lender (second-charge questionnaire/ consent to a further charge) | If you ask to take out a second mortgage with another lender, they'll have to pay us a fee for giving them your information (filling out a second-charge questionnaire) and for agreeing to the creation of a second legal charge, secured over your property. We'll only supply this information if you've told us we can. | £100 |
| Remortgaging with us when you already have an agreement with another lender (Postponement of second charge) | If you apply for additional borrowing on your mortgage and have granted a second charge, then we will require a deed of postponement before we agree the additional borrowing. An administration fee of £40 will apply for the Deed of Postponement, please note additional Land Registry fees will apply. | £40 |
| If you don't pay your ground rent or service charge | If your landlord writes to us to tell us you haven't paid your ground rent or service charge and we have to act on your behalf, we'll charge you for it. | £50 |

When you will pay this charge

If you are unable to pay your mortgage

These are the most common charges you may have to pay if you fail to keep up with your mortgage payments. Some charges, for example those covering unpaid/returned Direct Debit or cheques, occur at the early stages of your inability to pay (arrears). Other charges, for example, relating to our repossession of the property, may apply later in the process and will be dependent on your circumstances.

| Name of charge | What this charge is for | How much is the charge? |
|--|--|-------------------------|
| Unpaid/returned Direct Debit or cheque | Payable when your nominated bank rejects a Direct Debit collection, or your payment by cheque is returned unpaid by your bank. | £35 each time |
| Exceeding arranged facility | Payable when you exceed your arranged facility with a cheque, Direct Debit, standing order, Debit or Credit card transaction, there is an administration charge. | £15 per item |

Banking Charges

General banking

| | |
|--|-----|
| Copy of a cheque | £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

Euro - £20

Non-Euro - £25

Foreign payments into your account *individually priced - please call us for details*

Specialist services

- 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.

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

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 |
| 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). Sterling cash withdrawals from any Royal Bank of Scotland or NatWest branch in the UK, the Channel Islands, Isle of Man or Gibraltar. Sterling cash withdrawals in the UK in any bank, travel agent, bureau de change or other outlet displaying the Visa logo Purchase of foreign currency or travellers cheques in the UK. | No 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 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 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. |

| 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 2.65% 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. |
| Currency Conversion Charge | |
| If you'd like to view our currency conversion charge with reference to the European Central Bank's (ECB) daily rate, you can visit rbs.co.uk/usingmycardabroad . The figures displayed on that page change daily and are simply to help you compare our fees with other banks across Europe. | |

| 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. |

**Braille, large print or audio format?
If you'd like this information in another format,
call us on 0345 030 3657 (Minicom 0800 027 1396).**



The Virgin one account is a secured personal bank account with The Royal Bank of Scotland plc.

The Royal Bank of Scotland plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Registered Office: 36 St Andrew Square, Edinburgh EH2 2YB. Registered in Scotland No. SC083026.

Address for correspondence: The Virgin one account, Amsterdam Place, Amsterdam Way, Norwich NR6 6JA.