



**Name of the account provider: Virgin Money**

**Account name: Flexible Repay Account – No longer on sale**

**Date:** The information in this Fee Information Document is correct as at 1 September 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 Personal and Private Banking Accounts Terms & Conditions, Current Account Mortgage Tariff and International Tariff.
- 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>	Per month No Fee
<b>Payments (excluding cards)</b>	
<b>Direct Debit</b>	No Fee
<b>Standing Order</b>	No Fee
<b>Sending Money Within The UK</b>	Faster Payments (FPS) Fee (Limits Apply) – Mobile App/Internet Banking No Fee
	Faster Payments (FPS) Fee (Limits Apply) – Telephone Banking (must be registered) No Fee
	CHAPS Out Fee £25.00
	Bankers Draft Fee (up to and including £100,000) £30.00 per draft
<b>Sending Money Outside The UK</b>	SEPA Out Fee £20.00
	SWIFT Out Fee £25.00 Receiving Bank Charges may also be applicable – refer to International Tariff.

<b>Receiving Money From Outside The UK</b>	SEPA In Fee	No Fee
	SWIFT In Fee	
	<b>Within the EEA</b> All currencies including Sterling up to £100 (or equivalent)	No Fee
	Currency is Euro, Swedish Krona or Romanian Leu over £100 (or equivalent)	No Fee
	All remaining currencies including Sterling over £100 (or equivalent)	£7.00
	<b>Outside the EEA</b> All currencies up to £100 (or equivalent)	No Fee
	All currencies over £100 (or equivalent)	£7.00
Foreign currency cheques drawn on a non-UK account (refer to International Tariff):		
	– Equivalent to £100 or less (plus agent charges where applicable)	£5.00
	– Equivalent to over £100 (£7.00 min-£40 max, plus agent charges where applicable)	0.25%
<b>Cards and cash</b>		
<b>Cash Withdrawal In Pounds In The UK</b>		No Fee
<b>Cash Withdrawal In Foreign Currency Outside The UK</b>		No Fee
<b>Cash Withdrawal In Pounds Outside The UK</b>		No Fee
<b>Debit Card Payment In Pounds</b> (For a supplier based within the UK.)		No Fee
<b>Debit Card Payment In A Foreign Currency</b> (This fee only applies where the payment is to a supplier based outside the UK.)		No Fee
<b>Debit Card Payment In Pounds</b> (This fee only applies where the payment is to a supplier based outside the UK.)		No Fee

<b>Overdrafts and related services</b>		
<b>Arranged Overdraft</b>	Arranged Overdrafts – Debit interest paid on the account	This is your mortgage rate shown in your Mortgage Offer Document
<b>Refusing A Payment Due To Lack Of Funds Fee</b>	Refusing A Payment Due To Lack Of Funds Fee (Buffer of £4.00)	£4.00 per payment
<b>Fee Cap</b>		Fee Cap of £20.00 per calendar month
<b>Other services</b>		
<b>Cancelling A Cheque</b>	Cancelling A Cheque Fee	No Fee
<b>Lost Or Stolen Cheque Fee</b>		No Fee
<b>Duplicate Statement Fee</b>	If you have opted out of receiving paper statements then no fee will be charged	£5.00 per statement