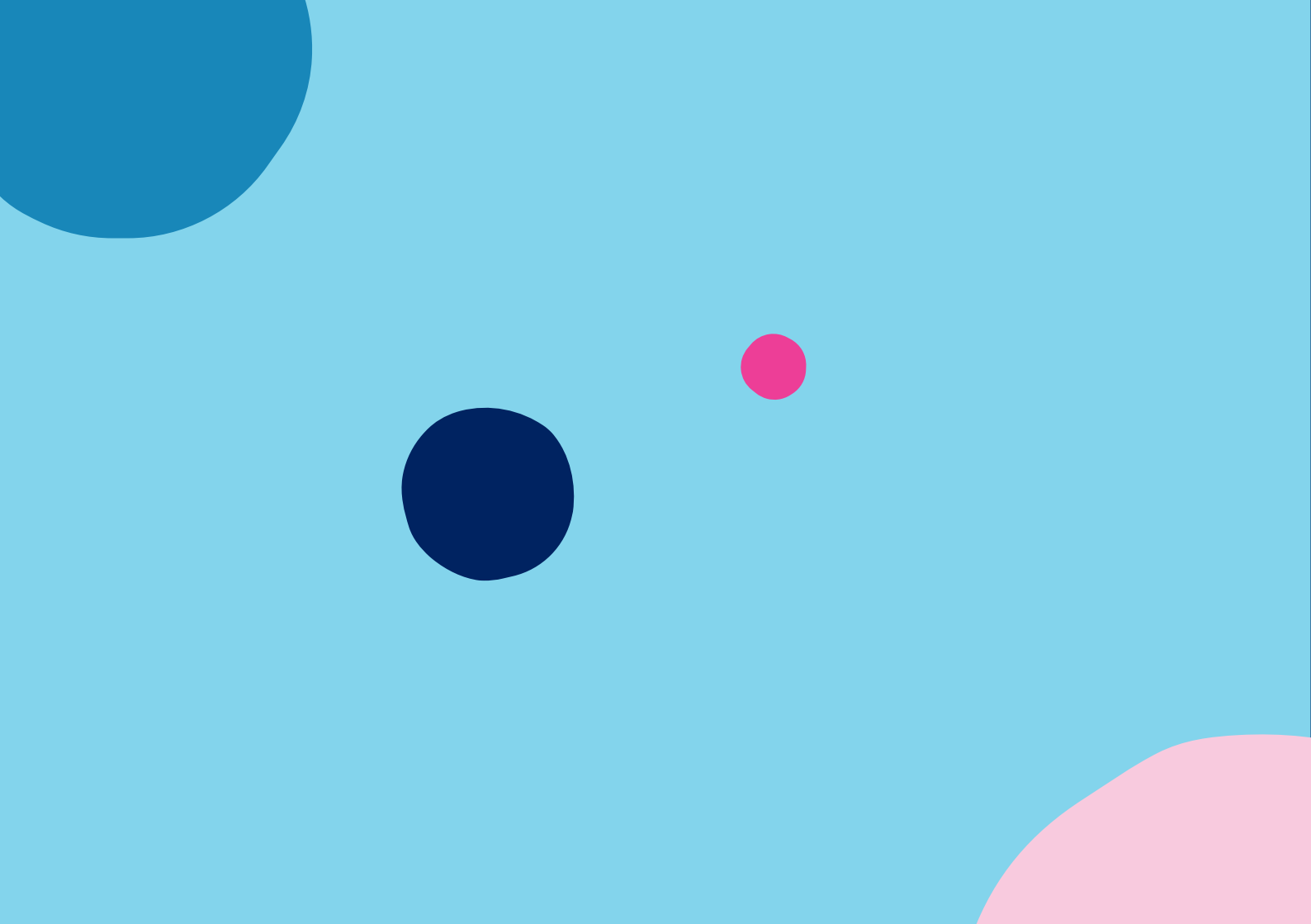


# Banking charges guide.



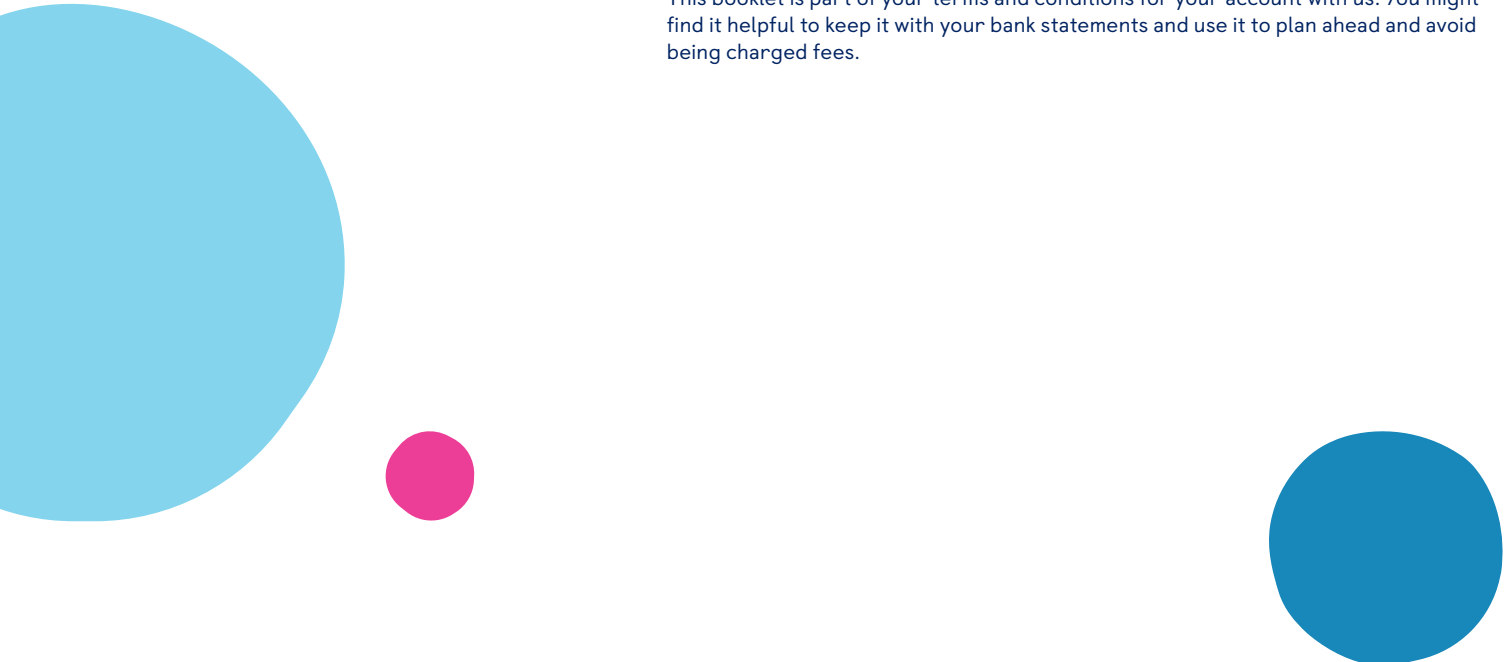
Not exactly  
a thriller.  
But definitely  
essential  
reading.





| What's inside?                                              | Page |
|-------------------------------------------------------------|------|
| Introduction to our fees and interest                       | 4    |
| Maintaining the account fee                                 | 8    |
| Overdrafts                                                  | 10   |
| Arranged Overdrafts                                         | 12   |
| Unarranged Overdrafts and refused payments                  | 15   |
| How can you avoid paying interest?                          | 18   |
| Fees for using your card                                    | 21   |
| Fees for making payments out of your account                | 30   |
| Fees for receiving international payments into your account | 34   |
| Fees for other services                                     | 35   |

# Introduction to our fees and interest



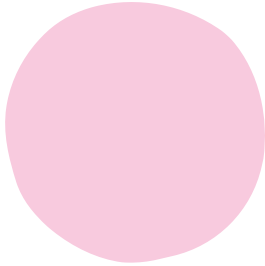
## What is covered in this booklet?

We're talking about the fees that you might need to pay when you use certain services if you have:

- A current account.
- An overdraft.

You'll see a list of the most common fees and charges in our separate Fee Information Document.

This booklet is part of your terms and conditions for your account with us. You might find it helpful to keep it with your bank statements and use it to plan ahead and avoid being charged fees.



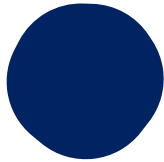
## What types of fees do we have?

You'll have to pay a fee if:

- You have a current account with a maintaining the account fee.
- You make certain payments from your account, such as making a debit card payment in a foreign currency or making an international payment.
- You use other services, like ordering a copy of a statement.

These fees are all explained in this booklet.

If you want to use a service that we haven't covered here, we'll always let you know beforehand if you're going to be charged.



## What does monthly billing cycle mean?

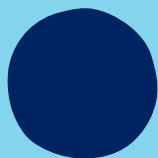
- This is the period of time that we use to work out any fees and interest that you need to pay us.
- For most accounts, the monthly billing cycle is from the second of the month, to the first of the next month. For example, it would be from 2 May to 1 June.
- You can check what your monthly billing cycle is by asking in branch or calling us on **03459 758 758**.

## When do fees come out of your account?

We take different fees from your account at different times. The table below explains more.

| Type of fee                                                                                         | When is it taken from your account?                                                                                                                                                                                                                                                                                                                                                                  |                                                        |
|-----------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------|
| Maintaining the account fee<br>(this fee is for Spend & Save Plus and added value accounts only)    | <ul style="list-style-type: none"> <li>At the end of your monthly billing period.</li> <li>If your monthly billing cycle is from the second of one month to the first of the next, these fees will be taken on the first of each month. If you change an account or service with a regular fee part way through your billing period, you'll only pay for the time you've actually had it.</li> </ul> |                                                        |
| Arranged and Unarranged Overdraft interest                                                          | <ul style="list-style-type: none"> <li>At the end of your monthly billing period. This will usually be on the first of each month.</li> <li>We'll tell you at least 14 days before interest is taken from your account.</li> </ul>                                                                                                                                                                   |                                                        |
| Fees for using your debit card abroad<br>Fees for making a debit card payment in a foreign currency | At the time you use the service.                                                                                                                                                                                                                                                                                                                                                                     |                                                        |
| CHAPS payments                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                      |                                                        |
| International payments                                                                              | Making an international payment from your account.                                                                                                                                                                                                                                                                                                                                                   | At the time you make the payment.                      |
|                                                                                                     | If an international payment is made into your account.                                                                                                                                                                                                                                                                                                                                               | At the time you receive the payment into your account. |

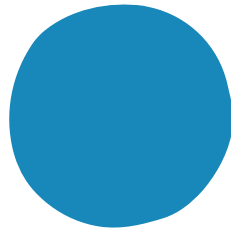
**Can we change our fees?** Yes. We can change any of our fees. For more information about this, and when we'll tell you about any changes, please see section 10 of the Personal Banking terms and conditions.



# Maintaining the account fee

## What maintaining the account fee will you pay for using a current account?

The table on the following page shows whether you'll pay a maintaining the account fee for your current account.





## What maintaining the account fee will you pay for using a current account?

| Type of current account                                          | Maintaining the account fee |
|------------------------------------------------------------------|-----------------------------|
| Under 19s                                                        | No fee                      |
| Cash                                                             |                             |
| Spend & Save                                                     |                             |
| Student                                                          |                             |
| Graduate                                                         |                             |
| Spend & Save Plus                                                | £3                          |
| The following accounts are no longer available to new customers: |                             |
| Classic Plus                                                     | No fee                      |
| Classic Essentials                                               |                             |
| Enhance                                                          |                             |
| Select                                                           | £8.95                       |
| Gold                                                             | £15                         |
| Premier                                                          | £25                         |
| Silver                                                           | £12                         |
| Platinum                                                         | £20                         |

If you're not sure what type of current account you have, please log into your Internet Banking at **tsb.co.uk**, visit any branch or call us on **03459 758 758**.

# Overdrafts

## What type of overdraft can you have?

We offer two types of overdraft:

- An Arranged Overdraft is when you ask us for an overdraft before you need the money. If we give you an Arranged Overdraft, we'll set a certain limit for you.
- An Unarranged Overdraft is when we decide to lend you money to pay for something without you applying for an overdraft first. You're asking for an Unarranged Overdraft if you try to pay for something when there's not enough money in your account or you spend more than the limit on your Arranged Overdraft (if you have one).

## Can you have an overdraft?

You must be 18 or over to ask us for an overdraft. You can only apply for an overdraft if you have a current account.

All of our overdrafts are repayable on demand. This means that we can ask you to repay some or all of your Arranged or Unarranged Overdraft at any time. If you don't, this could affect your credit rating and your ability to borrow money in the future.

Overdrafts are subject to application and status. This means that we check your personal circumstances when you apply for an overdraft, to see if you can have one with us.

Please remember, we can't always give you an overdraft.

For more information about our overdrafts, see section 9 of the Personal Banking terms and conditions.

For more information about our overdrafts please visit [tsb.co.uk/current-accounts/overdrafts](https://tsb.co.uk/current-accounts/overdrafts)

---



# Arranged Overdrafts

## What interest rate applies for using an Arranged Overdraft?

You only pay interest if you use your Arranged Overdraft over any interest free amount. Interest free amounts are explained on page 13.

There's no fee for setting up your Arranged Overdraft.

If you borrow more than your interest free amount, the interest rate in the table applies.

### Interest on the amount you use

2.84% a month

39.9% EAR

All accounts

EAR is the Equivalent Annual Rate. This is the actual annual rate of an overdraft. It doesn't take into account fees and charges. Overdraft interest rates are variable. This means that they can go up or down. For more information, see section 10 of the Personal Banking terms and conditions where we tell you about changes to interest rates.



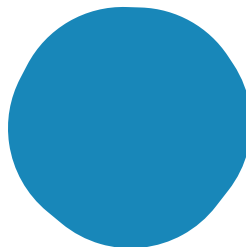
## Arranged overdraft interest free amounts.

Some of our current accounts have an Arranged Overdraft which offers an interest free amount.

This means that you won't pay any interest if you use an Arranged Overdraft up to that interest free limit.

You need to apply for an Arranged Overdraft (and then we need to agree to give you one) to have an interest free amount.

The table on the next page tells you what the interest free amount is for each of our current accounts.



Find out which accounts  
don't offer an Arranged  
Overdraft – **see page 14.**

---

| Type of account                                     | Interest free amount (you must have successfully applied for an Arranged Overdraft before you can get this) |
|-----------------------------------------------------|-------------------------------------------------------------------------------------------------------------|
| Under 19s                                           | You can't have an Arranged Overdraft on these accounts.                                                     |
| Cash                                                |                                                                                                             |
| Spend & Save                                        | £0                                                                                                          |
| Spend & Save Plus                                   | £100                                                                                                        |
| Student                                             | Up to £1,500                                                                                                |
| Graduate                                            | Up to £2,000                                                                                                |
| Silver                                              | £50                                                                                                         |
| Platinum                                            | £150                                                                                                        |
| These accounts are not available for new customers: |                                                                                                             |
| Classic Plus                                        | £0                                                                                                          |
| Classic Essentials                                  | You can't have an Arranged Overdraft on this account.                                                       |
| Enhance                                             | £0                                                                                                          |
| Select                                              | £50                                                                                                         |
| Gold                                                | £150                                                                                                        |
| Premier                                             | £250                                                                                                        |

# Unarranged Overdrafts and refused payments

## What is the maximum monthly charge?

To make comparing bank accounts easier for you, banks and building societies have set a maximum monthly charge. Each bank may charge a different amount, but all banks explain this to their customers in the same way, with the same wording. This wording is in the box below.

We'll never charge you more than £30 each monthly period for interest charged on the amount you borrow using an Unarranged Overdraft.

The maximum monthly charge doesn't include interest we charge for Arranged Overdrafts.

### Monthly cap on unarranged overdraft charges

#### 1. Each current account will set a monthly maximum charge for:

- a. going overdrawn when you have not arranged an overdraft; or
- b. going over/past your arranged overdraft limit (if you have one).

#### 2. This cap covers:

- a. interest and fees for going over/past your arranged overdraft limit;
- b. fees for each payment your bank allows despite lack of funds; and
- c. fees for each payment your bank refuses due to lack of funds.

Register for balance alerts  
– see page 20.

---

## What interest will you pay for using an Unarranged Overdraft?

You'll pay interest on all money you borrow using an Unarranged Overdraft at the rate shown in the table for all accounts where you can have an overdraft.

If you have a Cash, Classic or Under 19s account we won't charge you Unarranged Overdraft interest.

See page 17 for more information.

| Interest on the amount you use |              |
|--------------------------------|--------------|
| 2.84% a month<br>39.9% EAR     | All accounts |

EAR is the Equivalent Annual Rate. This is the actual annual rate of an overdraft. It doesn't take into account fees and charges. Overdraft interest rates are variable. This means that they can go up or down. For more information, see section 10 of the Personal Banking terms and conditions where we tell you about changes to interest rates.



## Can you have an overdraft if you have a Cash, Classic Essentials or Under 19s account?

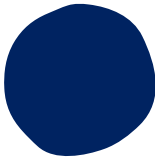
You can't have an Arranged Overdraft on one of these accounts.

In some rare circumstances, we may have to give you an Unarranged Overdraft. If we do this, we won't charge you interest. This might happen if you make a payment on a plane, and we can't check at the time whether you've got enough money to cover it.

### Payments refused due to lack of funds.

Sometimes you might not have enough money to pay for a Direct Debit, standing order, cheque or future dated payment. If we don't give you an Unarranged Overdraft, you won't be able to make the payment.

We'll write to tell you we've not allowed you to use an Unarranged Overdraft and that the payment has not been completed.



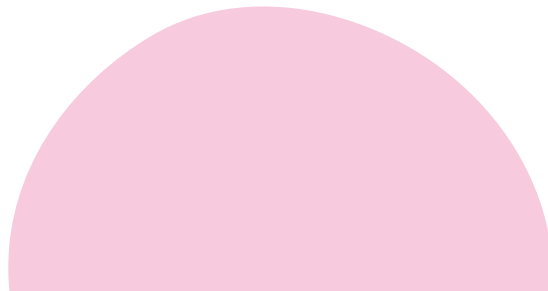
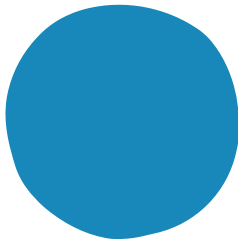
# How can you avoid paying interest?

## Retry periods.

If there isn't enough money in your account to make a payment and it is refused due to lack of funds, our retry periods can help you make the payment. For Direct Debits, cheques, standing orders or future dated payments, we'll give you extra time to put money into your account so that we can make these payments.

The money needs to be immediately available to use. You could transfer money from another account you have with us by using Internet, Telephone or Mobile Banking, or the Mobile Banking App. Or, you could pay in cash over the counter in branch or transfer money from another bank account you have.

If you do pay enough money into your account, we'll make the payment.



## What are our retry periods?

| Payment that can't be made | How many times will we try to make the payment?                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
|----------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Future dated payment       | <p>If there's not enough money in your account, the payment won't go through. We'll try four times to make it:</p> <ol style="list-style-type: none"> <li>1. Shortly after midnight on the due date (or the next working day if it's a non-working day).</li> <li>2. Again early in the morning that same day. We'll usually try between 5am and 7am but sometimes we'll need to try slightly earlier than 5am or later than 7am.</li> <li>3. Again after 2.30pm that same day.</li> <li>4. Shortly after midnight the next working day after we first tried to make the payment. If it still doesn't go through after the fourth try, it won't be paid (it is refused due to lack of funds).</li> </ol> |
| Standing order             | <p>If you don't have enough money in your account to pay a standing order three times in a row, we'll cancel it. For example, if you have a monthly standing order and don't have enough money to pay it three months in a row, we'll cancel it after this happens.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| Direct Debit               | <p>If there's not enough money in your account, the payment won't go through. We'll try three times to make it:</p> <ol style="list-style-type: none"> <li>1. Shortly after midnight on the date the organisation you've set the Direct Debit up with has tried to collect it.</li> <li>2. Again early in the morning that same day. We'll usually try between 5am and 7am but sometimes we'll need to try slightly earlier than 5am or later than 7am.</li> <li>3. Again after 2.30pm that same day. If it still doesn't go through after the third try, it won't be paid (it is refused due to lack of funds).</li> </ol>                                                                              |
| Cheque                     | <p>If there's not enough money in your account, the payment won't go through. We'll try three times to make it:</p> <ol style="list-style-type: none"> <li>1. Shortly after midnight on the working day after your cheque is paid into the other person's account.</li> <li>2. Again early in the morning that same day. We'll usually try between 5am and 7am but sometimes we'll need to try slightly earlier than 5am or later than 7am.</li> <li>3. Again after 2.30pm the same day to allow for any transfers in, or deposits you have made. If it still doesn't go through after the third try, it won't be paid (it is refused due to lack of funds).</li> </ol>                                  |

## Grace period.

Our grace period means that you have until 10pm to pay money into your account to avoid paying any Arranged and Unarranged Overdraft interest. If you pay enough money in by then, you'll avoid paying Arranged and Unarranged Overdraft interest that we may charge that day.

The money needs to be immediately available to use. You could transfer money from another account you have with us by using Internet, Telephone or Mobile Banking, or the Mobile Banking App. Or, you could pay in cash over the counter at a branch, or transfer money from another bank account you have.

If you don't pay in enough money by 10pm, you'll be charged the Arranged or Unarranged Overdraft interest explained earlier in this booklet.

## Balance Alerts and Text Alerts.

Our range of text alerts is a great way to stay up-to-date with your account. Text alerts help you to manage your account, make sure you have enough money to make any payments, and to avoid charges such as Unarranged Overdraft interest.

When you open a personal current account with us or give us a valid UK mobile number, you'll automatically be registered for certain text alerts. These include:

- An Arranged Overdraft alert when you go into an Arranged Overdraft.
- A Near Limit Alert when you have £50 or less available to spend in your account.
- An Over Limit Alert when you are over your account limit or when you do not have enough money to make a payment.

You can also register for our other text alerts to help you keep better track of your money wherever you are, such as:

- High and Low Balance Alerts when your balance goes above or below limits you set.
- Daily or Weekly Balance Alerts for your account balance, including details of your six most recent transactions.
- Overseas Transaction Alerts when your debit card is used abroad.

## How do I customise text alerts?

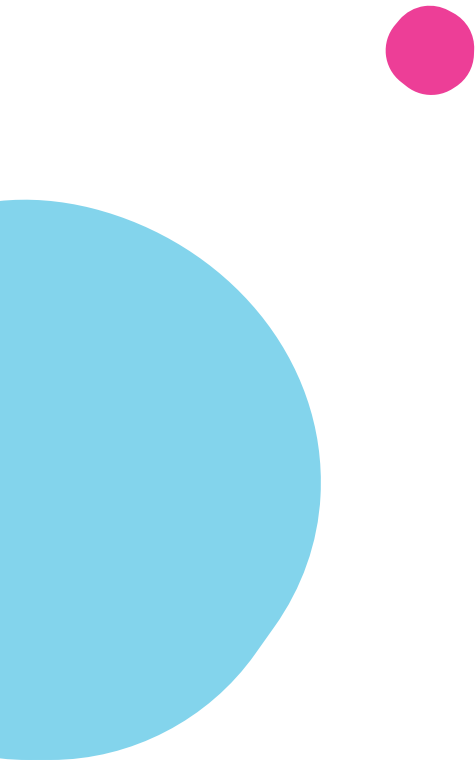
You can change, pause or cancel your alerts whenever you want. For instance, you might be heading overseas and want to avoid being charged by your mobile operator for receiving texts.

You can do this by logging on to Internet Banking and clicking on Text Alerts on the right hand side under 'Your account tools'. From there you get the option to change or cancel your text alerts. You can also call us on **03459 758 758**, or visit us in branch.

# Fees for using your card

Using your card to make a cash withdrawal in pounds within the UK.

| Where you use your card to make a cash withdrawal | Our fees | Any other fees                                                                                                                                                                   |
|---------------------------------------------------|----------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Our cash machines                                 | No fees  | No fees                                                                                                                                                                          |
| Our branches                                      |          |                                                                                                                                                                                  |
| Any other cash machine or branch                  |          | <ul style="list-style-type: none"><li>• You may be charged by the owner of the branch or cash machine.</li><li>• You'll be told the amount when you withdraw the cash.</li></ul> |



## Making a cash withdrawal in foreign currency from a cash machine or over the counter.

You can make a cash withdrawal if you have an ATM card or a debit card. You may pay fees for doing this. These are explained in the tables on pages 24 and 25.

### Some terms explained.

Making a cash withdrawal in foreign currency means:

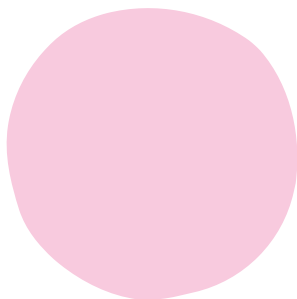
- A cash withdrawal in foreign currency from a cash machine or over the counter in the UK.
- A cash withdrawal in foreign currency outside the UK from a cash machine or over the counter.
- A cash withdrawal in pounds outside the UK.

Over the counter outside the UK means:

- In a bank in a foreign country.
- In a currency exchange in a foreign country.

We've a handy calculator to help you see the total cost of your currency charges (including the way we charge above the European Central Bank Exchange rate).

Visit [tsb.co.uk/currency-conversion-calculator](https://tsb.co.uk/currency-conversion-calculator)



### **When will the cash be converted into pounds?**

When you use your card to make a cash withdrawal in foreign currency, the cash is converted into pounds. This normally happens on the day you withdraw the cash. The Personal Banking terms and conditions explain more about this.

When you use a cash machine to make a cash withdrawal in foreign currency, you can sometimes choose if you want the currency to be converted by us or the cash machine operator.

The exchange rate and charges you'll pay depends on which option you choose, and these are explained in the tables on pages 24 and 25.

### **How can you choose for the cash machine operator to convert the cash?**

You can choose this by selecting the amount you want to withdraw in pounds (not the foreign currency) on the cash machine. Some cash machines won't allow you to do this.

If you don't choose this option, the conversion will be done by us.

### **Is it cheaper for us to convert the currency, or the cash machine operator or other bank?**

When you want to withdraw foreign currency, we can't tell you which the cheapest option is. This is because we don't know what charges and exchange rates are used by the cash machine operator.

Find out more at

**[tsb.co.uk/help/internet-banking/international-payments](https://tsb.co.uk/help/internet-banking/international-payments)**

## Fees for using your debit card to make a cash withdrawal in foreign currency.

These are the fees you'll pay if you make a cash withdrawal in foreign currency either from a cash machine or over the counter. These TSB fees don't apply to Spend & Save Plus accounts.\*\*

| Fee                                                                                                              | We do the currency conversion                                |                                                                                                       | The cash machine operator, foreign bank or currency exchange does the conversion                                                       |                                                          |                                                                                                                                       |
|------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------|-------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------|
| Description                                                                                                      | Our fees                                                     | Which exchange rate will be used?                                                                     | Our fees                                                                                                                               | Which exchange rate will be used?                        | Any other fees                                                                                                                        |
| Non-pounds transaction fee (you'll be charged this if you make a payment or cash withdrawal in foreign currency) | 2.99% of the amount withdrawn                                | The exchange rate will be the one set by Mastercard® or Visa depending on what type of card you have. | There aren't any fees.                                                                                                                 | The cash machine operator or foreign bank sets the fees. | The cash machine operator or foreign bank may charge an additional fee. We can't tell you what this is, as it's set by each operator. |
| Non-pounds cash fee (you'll be charged this if you make a cash withdrawal in foreign currency)                   | 1.5%* of the amount withdrawn (minimum £2 and maximum £4.50) |                                                                                                       | 1.5%* of the amount withdrawn (minimum £2 and maximum £4.50 for each transaction). If you have a Cash account, you won't pay this fee. |                                                          |                                                                                                                                       |

\*You'll not be charged a non-pounds cash fee if you make a cash withdrawal in euros from a cash machine in an EEA country or Gibraltar. The EEA doesn't include the UK, so you'll be charged the non-pounds cash fee if you withdraw cash in euros in the UK.

\*\*The ATM operator or foreign bank may charge a fee for cash withdrawals. Sellers may also apply a currency conversion fee, if you make a payment with your debit card and they do the conversion.

### Real life example:

You withdraw the equivalent of £100 in a foreign currency at a cash machine and we do the conversion for you:

- If you withdraw dollars in the USA you'll pay the 2.99% non-pounds transaction fee (£2.99) and the 1.5% non-pounds cash fee (min. £2). Total fees £4.99.
- If you withdraw euros in France you'll only pay the 2.99% non-pounds transaction fee (£2.99). Total fees £2.99.



## Fees for using your ATM card to make a cash withdrawal in foreign currency.

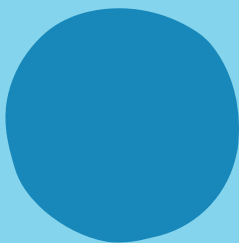
These are the fees you'll pay if you make a cash withdrawal in foreign currency either from a cash machine or over the counter. These TSB fees don't apply to Spend & Save Plus accounts.\*\*

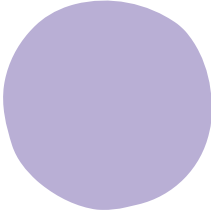
| Fee                        | We do the currency conversion                  |                                                                                                       | The cash machine operator, foreign bank or currency exchange does the conversion |                                                          |                                                                                                                                       |
|----------------------------|------------------------------------------------|-------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------|----------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------|
| Description                | Our fees                                       | Which exchange rate will be used?                                                                     | Our fees                                                                         | Which exchange rate will be used?                        | Any other fees                                                                                                                        |
| Non-pounds transaction fee | 2.99% of the amount withdrawn.                 | The exchange rate will be the one set by Mastercard® or Visa depending on what type of card you have. | There aren't any.                                                                | The cash machine operator or foreign bank sets the fees. | The cash machine operator or foreign bank may charge an additional fee. We can't tell you what this is, as it's set by each operator. |
| Non-pounds cash fee        | 1.5%* of the amount withdrawn (minimum £1.50). |                                                                                                       |                                                                                  |                                                          |                                                                                                                                       |

\*You'll not be charged a non-pounds cash fee if you make a cash withdrawal in euros from a cash machine in an EEA country or Gibraltar. The EEA doesn't include the UK, so you'll be charged the non-pounds cash fee if you withdraw cash in euros in the UK.

\*\*The ATM operator or foreign bank may charge a fee for cash withdrawals.

See more tips on using cards abroad at  
[tsb.co.uk/help/support/travel](https://tsb.co.uk/help/support/travel)





## Debit card payments and other transactions in a foreign currency.

You can only buy things when you're abroad if you have a debit card. If you have an ATM card, you can't do this.

If you buy something when you're abroad, we'll charge you fees, unless you have a Spend & Save Plus account.

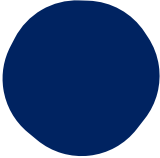
### When will the currency be converted when you make a debit card payment in a foreign currency?

You can sometimes choose whether you want the currency conversion to be done by us or the seller you're buying something from.

For example, if you're buying something in a shop abroad, the exchange rate and charges you'll pay depend on which option you choose. These are explained in the table on the next page.

### How can you choose whether TSB or the seller does the conversion?

If you want the seller to do the conversion, when you're paying you'll need to select the amount you want to pay in pounds (not the foreign currency). Some sellers won't allow you to do this.



### Is it cheaper for us to do the conversion or the seller?

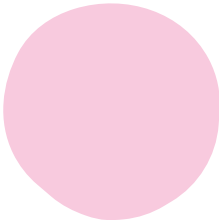
We can't advise you on this because we don't know what charges and exchange rates would be used by the seller.

# Fees you'll pay if you make a debit card payment in a foreign currency.

There are no TSB fees on a Spend & Save Plus account, but the seller may still charge a fee.

| Fee                                                                                                                                                                      | We do the currency conversion                 |                                                                                                                                                                                                                                                                                                                 | The seller does the conversion |                                    |                                |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------|------------------------------------|--------------------------------|
| Description                                                                                                                                                              | Our fees                                      | Which exchange rate will be used?                                                                                                                                                                                                                                                                               | Our fees                       | Which exchange rate will be used?  | Any other fees                 |
| <b>Non-pounds transaction fee</b><br>(you'll be charged this if you make a debit card payment in a foreign currency)                                                     | 2.99% of the amount of the payment in pounds. | Usually, the amount is converted into pounds on the day you make the transaction. The Personal Banking Terms and Conditions explains more information about when this may not happen. The exchange rate will be one set by the card organisation, depending on the type of card you have. This is usually Visa. | There aren't any.              | The seller sets the exchange rate. | The seller might charge a fee. |
| <b>Purchase fee</b><br>(you'll be charged this if you make a debit card payment in a foreign currency. You won't pay this fee if you have a Premier or Platinum account) | £1 per transaction*.                          |                                                                                                                                                                                                                                                                                                                 |                                |                                    |                                |

\*You'll not be charged a Purchase fee if you use your card to pay for something in euros in the EEA or Gibraltar. The EEA doesn't include the UK, so you will be charged the Purchase fee if you make a purchase in euros in the UK.



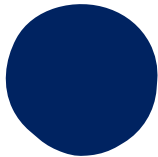
## Examples of how fees work if you make a debit card payment in a foreign currency.

You buy something in a shop abroad costing 50p, £5 or £30 and choose us to do the conversion.

The table below shows how much you'll pay.

| Purchase amount<br>(equivalent in pounds) | Account type        | Contactless and Chip<br>& PIN transaction<br>(TSB charges only) | Total<br>amount<br>you'll pay | Contactless and Chip<br>& PIN transaction<br>(TSB charges only) | Total<br>amount<br>you'll pay |
|-------------------------------------------|---------------------|-----------------------------------------------------------------|-------------------------------|-----------------------------------------------------------------|-------------------------------|
|                                           |                     | Payment in euros in an EEA country                              |                               | Any other foreign currency payment                              |                               |
| 50p                                       | Spend & Save Plus   | No fee                                                          | £0                            | No fee                                                          | £0                            |
|                                           | Platinum or Premier | 2.99% = £0.01                                                   | £0.51                         | 2.99% = £0.01                                                   | £0.51                         |
|                                           | All other accounts  | 2.99% = £0.01                                                   | £0.51                         | 2.99% + £1 = £1.01                                              | £1.51                         |
| £5                                        | Spend & Save Plus   | No fee                                                          | £0                            | No fee                                                          | £0                            |
|                                           | Platinum or Premier | 2.99% = £0.15                                                   | £5.15                         | 2.99% = £0.15                                                   | £5.15                         |
|                                           | All other accounts  | 2.99% = £0.15                                                   | £5.15                         | 2.99% + £1 = £1.15                                              | £6.15                         |
| £30                                       | Spend & Save Plus   | No fee                                                          | £0                            | No fee                                                          | £0                            |
|                                           | Platinum or Premier | 2.99% = £0.90                                                   | £30.90                        | 2.99% = £0.90                                                   | £30.90                        |
|                                           | All other accounts  | 2.99% = £0.90                                                   | £30.90                        | 2.99% + £1 = £1.90                                              | £31.90                        |

On this page where we talk about EEA countries we are also including Gibraltar within this.



# Fees for making payments out of your account

Payments from your account in pounds to an account in the UK.

| Type of fee   | Description                                                                                                                                                                                                                                                       | Amount |
|---------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------|
| CHAPS payment | <p>This sends money electronically to an account at any other bank in the UK on the same day.</p> <p>If you send a CHAPS payment, a notification to the person you're paying will be sent.</p> <p>CHAPS payments are usually used for large amounts of money.</p> | £30    |

For help with managing your account and making payments go to [tsb.co.uk/help-and-support/general](https://tsb.co.uk/help-and-support/general)

## International payments out of your account.

These are payments when you're sending money within the UK in a foreign currency or sending money outside the UK. Our most popular currencies are available in the Mobile Banking App. More currencies are available using Internet Banking or Telephone Banking, and in branch.

| Type of fee                                                                                                                                                          | Fees for all accounts except Cash accounts                                                                                                                                                              | Fees for Cash accounts                                                                                                                                                                                                                                               |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| International payment using Internet Banking or the Mobile Banking App                                                                                               | <ul style="list-style-type: none"><li>• If the payment is sent in euros to an EEA country: £0</li><li>• All other payments up to £5,000: £10</li><li>• All other payments over £5,000: £17.50</li></ul> | <ul style="list-style-type: none"><li>• If the payment is sent in pounds within the EU: £0</li><li>• If the payment is sent in euros to an EEA country: £0</li><li>• All other payments up to £5,000: £10</li><li>• All other payments over £5,000: £17.50</li></ul> |
| International payment using Telephone Banking or in branch                                                                                                           | <ul style="list-style-type: none"><li>• If the payment is sent in euros to an EEA country: £0</li><li>• All other payments: £20</li></ul>                                                               | <ul style="list-style-type: none"><li>• If the payment is sent in pounds within the EU: £0</li><li>• If the payment is sent in euros to an EEA country: £0</li><li>• All other payments: £20</li></ul>                                                               |
| <b>Correspondent bank fee.</b> This is the fee you'll pay when you're making a payment outside the EEA, Switzerland and Monaco and you decide to pay all the charges | £6                                                                                                                                                                                                      | £6                                                                                                                                                                                                                                                                   |

On this page where we talk about EEA and EU countries we are also including Gibraltar within this.

### Real life example:

You use Internet Banking to pay 100 euros to your friend who lives in France. You'll pay a fee of £0. You make a payment of £250 to your cousin in USA over the phone. You decide to pay all the charges. You'll pay our fee of £20, plus the correspondent bank fee of £6.



# Who pays the charges?

| Type of international payment                                                                                                  | Who'll pay the charges?                                                                                                                                                                                                                                                                                                                                                                                                                     |
|--------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| You make a payment to an account in the EEA, Gibraltar, Switzerland or Monaco using Internet Banking or the Mobile Banking App | <p>You will share the charges with the person you are paying:</p> <ul style="list-style-type: none"><li>• You'll pay all of our charges (including the charges of any agent bank we use). If we use an agent bank when making the payment, their charge (if any) will be taken from the amount you are paying before it reaches the person you are paying; and</li><li>• The person you are paying will pay their bank's charges.</li></ul> |
| You make a payment to an account in any country using Internet Banking or the Mobile Banking App                               |                                                                                                                                                                                                                                                                                                                                                                                                                                             |



# Who pays the charges?

| Type of international payment                                               | Who'll pay the charges?                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|-----------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| You make a payment to an account in any country in branch or over the phone | <p>You can choose any of the below:</p> <ul style="list-style-type: none"><li>• <b>You can share the charges</b><br/>You pay all of our charges (including the charges of any agent bank we use), and the person you are paying will pay their bank's charges. If we use an agent bank when making the payment, their charge (if any) will be taken from the amount you are paying before it reaches the person you are paying.</li><li>• <b>You can pay all of the charges</b><br/>You pay all of our charges (including the charges of any agent bank we use), and all of the charges from the bank of the person you are paying. If we use an agent bank when making the payment, their charge (if any) will be taken from the amount you are paying before it reaches the person you are paying.</li><li>• <b>The person you are paying pays all of the charges</b><br/>This includes our charges, and all of their own bank's charges.</li></ul> |

We'll always confirm the charges you'll pay before you agree to make the international payment.

# Fees for receiving international payments into your account

## International payments into your account.

These are payments that you receive from an account outside the UK and/or in a foreign currency.

| Type of fee                    | Fees for all accounts except Cash accounts                                                                                                                                                                                                              | Fees for Cash accounts                                                                                                                                                                                                                                                                                                                     |
|--------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| International payment received | <ul style="list-style-type: none"><li>• SEPA payments: £0</li><li>• Any other payments received in euros: £0</li><li>• All other payments where the payment is up to £100: £2</li><li>• All other payments where the payment is over £100: £7</li></ul> | <ul style="list-style-type: none"><li>• SEPA payments: £0</li><li>• Any other payments received in euros: £0</li><li>• If the payment is received in pounds from within the EU or Gibraltar: £0</li><li>• All other payments where the payment is up to £100: £2</li><li>• All other payments where the payment is over £100: £7</li></ul> |

Single Euro Payments Area (SEPA) payments are electronic payments made in euros between two member countries both within the SEPA region, through the SEPA credit transfer scheme. Payments from member countries will usually arrive via this scheme. Please see the Personal Banking terms and conditions for a list of SEPA member countries.

# Fees for other services

## Fees for other services.

There are a few other services that we offer which you'll need to pay a fee for if you use them. These are explained in the table below.

| Service                            | Description                                                                                                                    | Amount                               |
|------------------------------------|--------------------------------------------------------------------------------------------------------------------------------|--------------------------------------|
| Cancelling a cheque                | You'll pay this fee if you tell us you want to cancel a cheque.                                                                | £10                                  |
| Cancelling a lost or stolen cheque | Where you ask us to cancel a cheque because it is lost or stolen.                                                              | Free                                 |
| Account statements                 | These are the statements that you receive for your current account.                                                            | Free – for the first copy each month |
| Duplicate statements               | If we've already given you a statement (paper or electronic), and you'd like a copy of it again, you'll pay a fee to get this. | £5 for each request                  |

Need a reminder of when fees come out of your account? [Rewind to page 6.](#)



For more information  
ask us or visit  
**tsb.co.uk**



## Other ways we can help.

For everything from current accounts and loans to mortgages and credit cards, we're here to help. Just go online, speak with us in the Mobile Banking App, ask a member of our team or pick up a brochure in branch.

Need some extra help to do your banking? This might be due to physical or mental wellbeing or a life event. We're here to support you. Let us know what you need by calling **03459 758 758**, chat to us in the Mobile Banking App, or visit us in branch.

This information is available in large print, braille and audio. Ask in branch or call us on **03459 758 758** (lines are open from 8am to 8pm, 7 days a week).

If you have a hearing or speech impairment you can call us using the Relay UK service. Type **'18001'** before entering our telephone number. A member of the Royal National Institute for Deaf People will join the call to speak with us as you send and receive text messages. Please visit **www.relayuk.bt.com** to read how they manage your data.

The opening hours of our Telephone Banking advisor services are 8am to 8pm, 7 days a week. Our lost and stolen card and fraud reporting lines are open 24/7. Not all Telephone Banking services are available 24 hours 7 days a week. Calls may be monitored or recorded.

If you need to call us from abroad, or prefer not to use our **0345** number, you can also call us on **+44 203 284 1575**.

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Information correct at May 2023.

