



**Name of account provider: Virgin Money**

**Account name: M Account**

**Date: The information in this Fee Information Document is correct as at 15 April 2024.**

- 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 M Account and M Saver Terms and 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 (see International Tariff):		
– Equivalent to £100 or less	£5.00	
– Equivalent to over £100	0.25%	(£7.00 min-£40 max, plus agent charges where applicable)
<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 (for a supplier based within the UK)</b>		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.)	<b>No Fee</b>
<b>Debit Card payment in a pounds</b> (This fee only applies where the payment is to a supplier based outside the UK.)	<b>No Fee</b>
<b>Other services</b>	
<b>Duplicate statement fee</b>	If you have opted out of receiving paper statements then no fee will be charged <span style="float: right;">£5.00 per statement</span>