



# Fee Information Document



Name of the account provider: TSB Bank plc

Account name: Graduate Account

Date: 1 June 2023 (Fees are correct at this time)

- 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 our Personal Banking terms and conditions, our Banking Charges Guide and any account specific terms and conditions where applicable.
- A glossary of the terms used in this document is available free of charge.

Service	Fee	
<b>General account services</b>		
Maintaining the account	fee not charged	
<b>Payments (excluding cards)</b>		
Direct debit	fee not charged	
Standing order	fee not charged	
Sending money within the UK	Faster Payment	fee not charged
	CHAPS	£30
	Sending money within the UK in a foreign currency:	
	Internet Banking	
	Up to £5,000	£10
	Over £5,000	£17.50
Sending money outside the UK	Telephone Banking	£20
	Branch	£20
	Internet Banking	
	In euros to any EEA country	fee not charged
	All other payments up to £5,000	£10
	All other payments over £5,000	£17.50
	Telephone Banking	
	Fee – in euros to any EEA country	fee not charged
	Fee – all other payments	£20
	Correspondent bank fee when you pay all the charges (outside the EEA, Switzerland and Monaco)	£6
	Branch	
	Fee – in euros to any EEA country	fee not charged
Fee – all other payments	£20	
Correspondent bank fee when you pay all the charges (outside the EEA, Switzerland and Monaco)	£6	

<b>Receiving money from outside the UK</b>	SEPA payments	fee not charged
	Payments received in euros	fee not charged
	All other payments up to £100	£2
	All other payments over £100	£7
Please see the Banking Charges Guide for more information on SEPA payments		
<b>Cards and cash</b>		
<b>Cash withdrawal in pounds in the UK</b>		fee not charged
<b>Cash withdrawals in euros in EEA countries</b>	When we do the currency conversion:	
	Non-pounds transaction fee (debit card and ATM card)	2.99% of amount withdrawn
	Non-pounds cash fee (debit card and ATM card)	fee not charged
	When we don't do the currency conversion:	
	Non-pounds transaction fee (debit card and ATM card)	fee not charged
	Non-pounds cash fee (debit card and ATM card)	fee not charged
<b>Cash withdrawal in all other foreign currencies outside the UK</b>	When we do the currency conversion:	
	Non-pounds transaction fee (debit card and ATM card)	2.99% of amount withdrawn
	Non-pounds cash fee (debit card)	1.5% of amount withdrawn (min £2 and max £4.50)
	Non-pounds cash fee (ATM card)	1.5% of amount withdrawn (min £1.50)
	When we don't do the currency conversion:	
	Non-pounds transaction fee (debit card and ATM card)	fee not charged
	Non-pounds cash fee (debit card)	1.5% of amount withdrawn (min £2 and max £4.50)
	Non-pounds cash fee (ATM card)	fee not charged
<b>Debit card payment in pounds</b>		fee not charged
<b>Debit card payments in euros in EEA countries</b>	When we do the currency conversion:	
	Non-pounds transaction fee	2.99% of payment amount
	Purchase fee	fee not charged
	When the seller does the currency conversion:	
	Non-pounds transaction fee	fee not charged
Purchase fee	fee not charged	
<b>Debit card payment in all other foreign currencies</b>	When we do the currency conversion:	
	Non-pounds transaction fee	2.99% of payment amount
	Purchase fee	£1
	When the seller does the currency conversion:	
	Non-pounds transaction fee	fee not charged
Purchase fee	fee not charged	

Overdrafts and related services		
<b>Arranged overdraft</b>	Below or at interest free limit (up to £2,000 subject to application and approval)	fee not charged
	Over interest free limit (up to £2,000 subject to application and approval)	39.90% EAR**
<b>Unarranged overdraft*</b>		39.90% EAR** on full amount used
<b>Refusing a payment due to lack of funds*</b>	Returned Item Fee	fee not charged
<b>Allowing a payment despite lack of funds</b>	Please see unarranged overdraft fees above	
<p>*The monthly cap on unarranged overdraft charges for your Graduate Account is £30. Further details can be found online at <a href="https://www.tsb.co.uk/current-accounts/overdrafts/reducing-unarranged-overdraft-max-monthly-fee/">tsb.co.uk/current-accounts/overdrafts/reducing-unarranged-overdraft-max-monthly-fee/</a></p> <p>**EAR is the equivalent annual rate. This is the actual annual interest rate of an overdraft. Excludes account fees and charges.</p>		
Other services		
<b>Cancelling a cheque</b>	Lost or stolen cheque	fee not charged
	Any other reason	£10

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](https://www.relayuk.bt.com) to read how they manage your data.

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