

Royal Bank **one account** services and charges

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



Royal Bank
of Scotland

TOMORROW BEGINS TODAY

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

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 monthly. We will charge you £5 for a duplicate statement.
Data protection — your right to know Getting a copy of your personal data	<p>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. Relay UK: please dial 18001 followed by the number that you require.</p> <p>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: The one account, Subject Access Requests, Manchester Mailroom, 1 Hardman Boulevard, Manchester M3 3AQ.</p>	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
Postponement of second charge	An administration fee 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
Preparation of Deed of Priority	If you take out a second mortgage with another lender, we charge you this fee for preparation of a Deed of Priority.	£50

Banking Charges

General banking

Bankers draft issued by The Royal Bank of Scotland plc	£10
Bankers draft issued by National Westminster Bank Plc	£12
Sending CHAPS payments	£20
Unpaid Direct Debits, Standing Orders and Cheques	£1.55 per statement period

Foreign currency and payments

Foreign payments

Express money transfers	Euro – £20 Non-Euro – £25
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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

- £450 cash machine withdrawal limit per account per day

Debit 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
<p>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).</p> <p>Sterling cash withdrawals from any Royal Bank of Scotland or NatWest branch in the UK, the Channel Islands, Isle of Man or Gibraltar.</p> <p>Sterling cash withdrawals in the UK in any bank, travel agent, bureau de change or other outlet displaying the Mastercard® logo.</p> <p>Purchase of foreign currency or travellers cheques in the UK.</p>	No charge

Overseas or the purchase of currency or travellers cheques outside the UK

<p>Foreign currency withdrawal from any cash machine (ATM) in the UK.</p> <p>Cash withdrawals or the purchase of currency or travellers cheques outside the UK.</p>	<p>We will charge a Non-Sterling Transaction Fee of 1.75% of the value of the transaction.</p> <p>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.</p>
<p>Purchases made outside the UK (for example, purchasing goods in a shop).</p> <p>Purchases made anywhere in a foreign currency (for example online/telephone purchases made in or outside the UK).</p>	<p>We will charge a Non-Sterling Transaction Fee of 1.75% of the value of the transaction.</p> <p>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.</p>

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](https://www.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.

Payment Scheme Exchange Rate

Any transaction made in a foreign currency using your Debit card is converted by us into Sterling using the relevant Payment Scheme Exchange Rate (the rate provided by Mastercard or any other payment scheme). To see the up-to-date rates used for Debit cards visit the website of the payment scheme shown on your card (for example, Mastercard or Visa).



**Braille, large print or audio format?
If you'd like this information in another
format, call us on 03453 01 01 01
(Relay UK 18001 03453 01 01 01).**

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regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

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