



Fee Information Document



Name of the account provider: Bank of Scotland plc. Halifax is a division of Bank of Scotland.

Account name: Cardcash Account (18+)

Date: 13.12.2019

- 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 terms and conditions and banking charges booklet.
- A glossary of the terms used in this document is available free of charge.

Service	Fee	
General account services		
Maintaining the account	no fee	
Payments (excluding cards)		
Direct Debit	no fee	
Standing Order	no fee	
Sending money within the UK	• Faster Payments	no fee
	• CHAPS	£25
	• Foreign currency payment in euro	no fee
	• Foreign currency payment other than in euro	£9.50
Sending money outside the UK	• Payments in euro	no fee
	• Payments in any other currency	£9.50
	A correspondent bank fee will be payable where you choose to pay the charges for the recipient	
	• Zone 1 (USA, Canada and Europe (non-EEA))	£12
	• Zone 2 (rest of the world)	£20
Receiving money from outside the UK	• Payment from within the EEA in euro or via SEPA Credit Transfer (any amount)	no fee
	• Amounts up to and including £100	£2
	• Amounts over £100	£7

Service	Fee
Cards and cash	
Cash withdrawal of pounds in the UK	no fee
Cash withdrawal of foreign currency outside the UK	<ul style="list-style-type: none"> Foreign cash fee for withdrawal of euro inside the EEA no fee Foreign cash fee for withdrawal of foreign currency outside the EEA, and withdrawal of foreign currency other than euro inside the EEA £1.50 Foreign cash fee for withdrawal of pounds outside the UK £1.50 Foreign currency cash fee for withdrawal of euro inside the EEA no fee Foreign currency cash fee for withdrawal of foreign currency outside the EEA, and withdrawal of foreign currency other than euro inside the EEA £1.50 Foreign currency transaction fee 2.99% This fee will also apply to withdrawal of foreign currency in the UK
Debit Card payment in pounds	no fee
Debit Card payment in a foreign currency	<ul style="list-style-type: none"> Foreign currency purchase fee for payment of euro inside the EEA no fee Foreign currency purchase fee for payment of foreign currency outside the EEA, and payment of foreign currency other than euro inside the EEA £0.50 Foreign currency transaction fee 2.99%
Overdrafts and related services	
Arranged overdraft	service not available
Unarranged overdraft	service not available
Refusing payment due to lack of funds	no fee
Allowing a payment despite lack of funds	no fee
Other services	
Cancelling a cheque	service not available

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If you're Deaf and a BSL user, you can use the SignVideo service available at halifax.co.uk/accessibility/signvideo

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