



# Fee Information Document



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

**Account name:** Expresscash

**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
<b>General account services</b>	
<b>Maintaining the account</b>	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>	<ul style="list-style-type: none"> <li>• Faster Payments no fee</li> <li>• CHAPS £25</li> <li>• Foreign currency payment in euro no fee</li> <li>• Foreign currency payment other than in euro £9.50</li> </ul>
<b>Sending money outside the UK</b>	<ul style="list-style-type: none"> <li>• Payments in euro no fee</li> <li>• Payments in any other currency £9.50</li> </ul> <p>A correspondent bank fee will be payable where you choose to pay the charges for the recipient</p> <ul style="list-style-type: none"> <li>• Zone 1 (USA, Canada and Europe (non-EEA)) £12</li> <li>• Zone 2 (rest of the world) £20</li> </ul>
<b>Receiving money from outside the UK</b>	<ul style="list-style-type: none"> <li>• Payment from within the EEA in euro or via SEPA Credit Transfer (any amount) no fee</li> <li>• Amounts up to and including £100 £2</li> <li>• Amounts over £100 £7</li> </ul>

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

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