



# Fee Information Document



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

**Account name:** Smart Spending

**Date:** 01.05.2021

- 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>		
Maintaining the account	no fee	
<b>Payments (excluding cards)</b>		
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 or UK in euro or via SEPA Credit Transfer (any amount)	no fee
	• Amounts up to and including £100	£2
	• Amounts over £100	£7

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

If you'd like this in another format such as large print, Braille or audio CD please contact us.

If you have a hearing or speech impairment you can contact us using the Next Generation Text (NGT) Service (available 24 hours a day, 7 days a week) or via Textphone on 0345 732 3436 (lines are open 9am to 5.30pm, 7 days a week).

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)

Halifax is a division of Bank of Scotland plc. Registered in Scotland No. SC327000. Registered Office: The Mound, Edinburgh EH1 1YZ.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 169628.