



# Fee Information Document



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

**Account name:** Reward Current Account

**Date:** 01.06.2020

- 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>	<ul style="list-style-type: none"> <li>• Reward Current Account monthly maintaining the account fee £3</li> <li>• <b>Total annual maintaining the account fee £36</b></li> </ul> <p>We won't charge the monthly Reward Current Account fee if you pay at least £1,500 into your account during the month</p>
<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 data-bbox="639 248 1487 315">• Foreign cash fee for withdrawal of euro inside the EEA no fee</li> <li data-bbox="639 327 1487 427">• 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 data-bbox="639 439 1487 506">• Foreign cash fee for withdrawal of pounds outside the UK £1.50</li> <li data-bbox="639 517 1487 584">• Foreign currency cash fee for withdrawal of euro inside the EEA no fee</li> <li data-bbox="639 595 1487 696">• 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 data-bbox="639 707 1487 808">• 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 data-bbox="639 898 1487 965">• Foreign currency purchase fee for payment of euro inside the EEA no fee</li> <li data-bbox="639 976 1487 1077">• 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 data-bbox="639 1088 1487 1122">• Foreign currency transaction fee 2.99%</li> </ul>
<b>Overdrafts and related services</b>	
<b>Arranged overdraft</b>	<ul style="list-style-type: none"> <li data-bbox="639 1205 1487 1238">• Our lowest rate is 39.9% EAR (variable)</li> <li data-bbox="639 1249 1487 1283">• Our highest rate is 49.9% EAR (variable)</li> </ul> <p data-bbox="639 1305 1337 1406">The interest rate for your arranged overdraft is based on how you manage any accounts you have with us and on the credit information we hold about you.</p>
<b>Unarranged overdraft</b>	no fee
<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>	<ul style="list-style-type: none"> <li data-bbox="639 1709 1487 1742">• Lost or stolen cheques no fee</li> <li data-bbox="639 1753 1487 1787">• Other cheques no fee</li> </ul>

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.