



# Fee Information Document



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

**Account name:** Student Current Account

**Date:** 06.04.2020

- 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>		
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 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 data-bbox="644 232 1487 309">• Foreign cash fee for withdrawal of euro inside the EEA no fee</li> <li data-bbox="644 309 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="644 427 1487 504">• Foreign cash fee for withdrawal of pounds outside the UK £1.50</li> <li data-bbox="644 504 1487 580">• Foreign currency cash fee for withdrawal of euro inside the EEA no fee</li> <li data-bbox="644 580 1487 698">• 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="644 698 1487 831">• 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="644 882 1487 958">• Foreign currency purchase fee for payment of euro inside the EEA no fee</li> <li data-bbox="644 958 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="644 1077 1487 1124">• Foreign currency transaction fee 2.99%</li> </ul>

Service	Fee
<b>Overdrafts and related services</b>	
<b>Arranged overdraft</b>	<ul style="list-style-type: none"> <li>Accounts opened before 2<sup>nd</sup> August 2017 £0 to £3000 no fee</li> <li>Accounts opened on or after 2<sup>nd</sup> August 2017 £0 to £1500 no fee</li> </ul> <p><b>Above these amounts:</b></p> <ul style="list-style-type: none"> <li>Our lowest rate is 39.9% EAR (variable)</li> <li>Our highest rate is 49.9% EAR (variable)</li> </ul> <p>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>Lost or stolen cheques no fee</li> <li>Other cheques no fee</li> </ul>

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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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