



NatWest

## Fee Information Document



**Name of the account provider: National Westminster Bank Plc**

**Account name: SELECT**

**Date: The information in this Fee Information Document is correct as of 18 October 2023**

- 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 Current Account Terms or at [www.natwest.com](http://www.natwest.com)
- 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	<ul style="list-style-type: none"> <li>• Faster Payment (pounds) No fee</li> <li>• CHAPS (pounds) between banks £23</li> <li>• CHAPS (pounds) between branches £21</li> </ul>
Sending money outside the UK	<ul style="list-style-type: none"> <li>• By mobile or online banking All currencies (Standard) – no fee All currencies (Urgent) – £15</li> </ul>
	<ul style="list-style-type: none"> <li>• By telephone, post/fax, or in branch Euro (Standard) – no fee Non-Euro (Standard) – £22 Euro (Urgent) – £23 Non-Euro (Urgent) – £30</li> </ul>
Receiving money from outside the UK	<ul style="list-style-type: none"> <li>• Payments under £100 Euro – no fee Non-Euro – £1</li> <li>• Payments over £100 Euro – no fee Non-Euro – £7</li> </ul>

<b>Cards and cash</b>		
<b>Cash withdrawal in pounds in the UK</b>		<b>No fee</b>
<b>Cash withdrawals in foreign currency outside the UK</b>	• Non-Sterling Transaction Fee	<b>2.75% of withdrawal</b>
<b>Debit card payment in pounds</b>		<b>No fee</b>
<b>Debit card payment in a foreign currency</b>	• Non-Sterling Transaction Fee	<b>2.75% of transaction</b>
<b>Overdrafts and related services</b>		
<b>Arranged overdraft</b>	• Arranged Overdraft Interest	<b>39.49% EAR</b>
<b>Unarranged overdraft</b>	• Unarranged Overdraft Interest (Maximum charge of £17.25 per charging period)	<b>39.49% EAR*</b>
<b>Refusing a payment due to lack of funds</b>	• Unpaid Transaction Fee  Charged if you instruct a payment that would create an unarranged overdraft and we decide not to make the payment (1 fee per charging period (£1.55)).	<b>£1.55*</b>
<b>Allowing a payment despite lack of funds</b>		<b>No fee</b>
*We won't charge you more than £18.80 in a monthly charging period for an unarranged overdraft or any unpaid transactions.		
<b>Other services</b>		
<b>Cancelling a cheque</b>		<b>No fee</b>

If you would like this information in Braille, large print or audio format, please contact us on 03457 888 444 (Relay UK 18001 03457 888 444).



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## Fee Information Document



**Name of the account provider: National Westminster Bank Plc**

**Account name: ADAPT**

**Date: The information in this Fee Information Document is correct as of 9th February 2022**

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- 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 Payment (pounds) No fee
	• CHAPS (pounds) between banks £23
	• CHAPS (pounds) between branches £21
Sending money outside the UK	• By mobile or online banking All currencies (Standard) – no fee All currencies (Urgent) – £15
	• By telephone, post/fax, or in branch Euro (Standard) – no fee Non-Euro (Standard) – £22 Euro (Urgent) – £23 Non-Euro (Urgent) – £30
Receiving money from outside the UK	• Payments under £100 Euro – no fee Non-Euro – £1
	• Payments over £100 Euro – no fee Non-Euro – £7

<b>Cards and cash</b>		
<b>Cash withdrawal in pounds in the UK</b>		<b>No fee</b>
<b>Cash withdrawals in foreign currency outside the UK</b>	• Non-Sterling Transaction Fee	<b>2.75% of withdrawal</b>
<b>Debit card payment in pounds</b>		<b>No fee</b>
<b>Debit card payment in a foreign currency</b>	• Non-Sterling Transaction Fee	<b>2.75% of transaction</b>
<b>Overdrafts and related services</b>		
<b>Arranged overdraft</b>	• Arranged Overdraft Interest	<b>Service not available</b>
<b>Unarranged overdraft</b>	• Unarranged Overdraft Interest	<b>0%</b>
<b>Refusing a payment due to lack of funds</b>	• Unpaid Transaction Fee	<b>No fee</b>
<b>Allowing a payment despite lack of funds</b>		<b>No fee</b>
<b>Other services</b>		
<b>Cancelling a cheque</b>		<b>Service not available</b>

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## Fee Information Document



**Name of the account provider: National Westminster Bank Plc**

**Account name: REWARD**

**Date: The information in this Fee Information Document is correct as of 18 October 2023**

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- Fees may also apply for using services linked to the account which are not listed here. Full information is available in Your Current Account Terms or at [www.natwest.com](http://www.natwest.com)
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Service	Fee
<b>General account services</b>	
<b>Maintaining the account</b>	• Monthly account fee <b>£2</b>
	• <b>Total annual fee</b> <b>£24</b>
<b>Payments (excluding cards)</b>	
<b>Direct Debit</b>	<b>No fee</b>
<b>Standing order</b>	<b>No fee</b>
<b>Sending money within the UK</b>	• Faster Payment (pounds) <b>No fee</b>
	• CHAPS (pounds) between banks <b>£23</b>
	• CHAPS (pounds) between branches <b>£21</b>
<b>Sending money outside the UK</b>	• By mobile or online banking <b>All currencies (Standard) – no fee</b> <b>All currencies (Urgent) – £15</b>
	• By telephone, post/fax, or in branch <b>Euro (Standard) –no fee</b> <b>Non-Euro (Standard) – £22</b> <b>Euro (Urgent) – £23</b> <b>Non-Euro (Urgent) – £30</b>
<b>Receiving money from outside the UK</b>	• Payments under £100 <b>Euro – no fee</b> <b>Non-Euro – £1</b>
	• Payments over £100 <b>Euro – no fee</b> <b>Non-Euro – £7</b>

<b>Cards and cash</b>		
<b>Cash withdrawal in pounds in the UK</b>		<b>No fee</b>
<b>Cash withdrawals in foreign currency outside the UK</b>	• Non-Sterling Transaction Fee	<b>2.75% of withdrawal</b>
<b>Debit card payment in pounds</b>		<b>No fee</b>
<b>Debit card payment in a foreign currency</b>	• Non-Sterling Transaction Fee	<b>2.75% of transaction</b>
<b>Overdrafts and related services</b>		
<b>Arranged overdraft</b>	• Arranged Overdraft Interest	<b>39.49% EAR</b>
<b>Unarranged overdraft</b>	• Unarranged Overdraft Interest	<b>39.49% EAR*</b>
<b>Refusing a payment due to lack of funds</b>	• Unpaid Transaction Fee  Charged if you instruct a payment that would create an unarranged overdraft and we decide not to make the payment (1 fee per charging period (£1.55)).	<b>£1.55*</b>
<b>Allowing a payment despite lack of funds</b>		<b>No fee</b>
*We won't charge you more than £18.80 in a monthly charging period for an unarranged overdraft or any unpaid transactions.		
<b>Other services</b>		
<b>Cancelling a cheque</b>		<b>No fee</b>

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## Fee Information Document



**Name of the account provider: National Westminster Bank Plc**

**Account name: FOUNDATION**

**Date: The information in this Fee Information Document is correct as of 27 March 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.
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- 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 Payment (pounds) No fee
	• CHAPS (pounds) between banks £23
	• CHAPS (pounds) between branches £21
Sending money outside the UK	• By mobile or online banking All currencies (Standard) – no fee All currencies (Urgent) – £15
	• By telephone, post/fax, or in branch Euro (Standard) – no fee Non-Euro (Standard) – £22 Euro (Urgent) – £23 Non-Euro (Urgent) – £30
Receiving money from outside the UK	• Payments under £100 Euro – no fee Non-Euro – £1
	• Payments over £100 Euro – no fee Non-Euro – £7

<b>Cards and cash</b>		
<b>Cash withdrawal in pounds in the UK</b>		<b>No fee</b>
<b>Cash withdrawals in foreign currency outside the UK</b>	• Non-Sterling Transaction Fee	<b>2.75% of withdrawal</b>
<b>Debit card payment in pounds</b>		<b>No fee</b>
<b>Debit card payment in a foreign currency</b>	• Non-Sterling Transaction Fee	<b>2.75% of transaction</b>
<b>Overdrafts and related services</b>		
<b>Arranged overdraft</b>	• Arranged Overdraft Interest	<b>Service not available</b>
<b>Unarranged overdraft</b>	• Unarranged Overdraft Interest	<b>0%</b>
<b>Refusing a payment due to lack of funds</b>	• Unpaid Transaction Fee	<b>No fee</b>
<b>Allowing a payment despite lack of funds</b>		<b>No fee</b>
<b>Other services</b>		
<b>Cancelling a cheque</b>		<b>Service not available</b>

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## Fee Information Document



**Name of the account provider: National Westminster Bank Plc**

**Account name: STUDENT**

**Date: The information in this Fee Information Document is correct as of 18 October 2023**

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Service	Fee
<b>General account services</b>	
<b>Maintaining the account</b>	<b>No fee</b>
<b>Payments (excluding cards)</b>	
<b>Direct Debit</b>	<b>No fee</b>
<b>Standing Order</b>	<b>No fee</b>
<b>Sending money within the UK</b>	• Faster Payment (pounds) <b>No fee</b>
	• CHAPS (pounds) between banks <b>£23</b>
	• CHAPS (pounds) between branches <b>£21</b>

<b>Sending money outside the UK</b>	• By mobile or online banking	<b>All currencies (Standard) – no fee All currencies (Urgent) – £15</b>
	• By telephone, post/fax, or in branch	<b>Euro (Standard) – no fee Non-Euro (Standard) – £22 Euro (Urgent) – £23 Non-Euro (Urgent) – £30</b>
<b>Receiving money from outside the UK</b>	• Payments under £100	<b>Euro – no fee Non-Euro – £1</b>
	• Payments over £100	<b>Euro – no fee Non-Euro – £7</b>
<b>Cards and cash</b>		
<b>Cash withdrawal in pounds in the UK</b>		<b>No fee</b>
<b>Cash withdrawals in foreign currency outside the UK</b>	• Non-Sterling Transaction Fee	<b>2.75% of withdrawal</b>
<b>Debit card payment in pounds</b>		<b>No fee</b>
<b>Debit card payment in a foreign currency</b>	• Non-Sterling Transaction Fee	<b>2.75% of transaction</b>
<b>Overdrafts and related services</b>		
<b>Arranged overdraft</b>	• Arranged Overdraft Interest	<b>0% EAR</b>
<b>Unarranged overdraft</b>	• Unarranged Overdraft Interest	<b>0% EAR</b>
<b>Refusing a payment due to lack of funds</b>	• Unpaid Transaction Fee	<b>£1.55*</b>
	Charged if you instruct a payment that would create an unarranged overdraft and we decide not to make the payment (1 fee per charging period £1.55).	
<b>Allowing a payment despite lack of funds</b>		<b>No fee</b>
*We won't charge you more than £1.55 in a monthly charging period for an unarranged overdraft or any unpaid transactions.		
<b>Other services</b>		
<b>Cancelling a cheque</b>		<b>No fee</b>

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## Fee Information Document



**Name of the account provider: National Westminster Bank Plc**

**Account name: Graduate**

**Date: The information in this Fee Information Document is correct as of 18 October 2023**

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- 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 Payment (pounds) No fee
	• CHAPS (pounds) between banks £23
	• CHAPS (pounds) between branches £21
Sending money outside the UK	• By mobile or online banking All currencies (Standard) – no fee All currencies (Urgent) – £15
	• By telephone, post/fax, or in branch Euro (Standard) – no fee Non-Euro (Standard) – £22 Euro (Urgent) – £23 Non-Euro (Urgent) – £30
Receiving money from outside the UK	• Payments under £100 Euro – no fee Non-Euro – £1
	• Payments over £100 Euro – no fee Non-Euro – £7

<b>Cards and cash</b>		
<b>Cash withdrawal in pounds in the UK</b>		<b>No fee</b>
<b>Cash withdrawals in foreign currency outside the UK</b>	• Non-Sterling Transaction Fee	<b>2.75% of withdrawal</b>
<b>Debit card payment in pounds</b>		<b>No fee</b>
<b>Debit card payment in a foreign currency</b>	• Non-Sterling Transaction Fee	<b>2.75% of transaction</b>
<b>Overdrafts and related services</b>		
<b>Arranged overdraft</b>	<ul style="list-style-type: none"> <li>• Arranged Overdraft Interest</li> </ul> <p>Arranged Overdraft Interest will only be charged if you use your arranged overdraft by more than your interest free buffer (Year 1 £3250, Year 2 £2250, Year 3 £1250).</p>	<b>39.49% EAR</b>
<b>Unarranged overdraft</b>	• Unarranged Overdraft Interest	<b>0% EAR</b>
<b>Refusing a payment due to lack of funds</b>	<ul style="list-style-type: none"> <li>• Unpaid Transaction Fee</li> </ul> <p>Charged if you instruct a payment that would create an unarranged overdraft and we decide not to make the payment (1 fee per charging period (£1.55)).</p>	<b>£1.55*</b>
<b>Allowing a payment despite lack of funds</b>		<b>No fee</b>
*We won't charge you more than £1.55 in a monthly charging period for an unarranged overdraft or any unpaid transactions.		
<b>Other services</b>		
<b>Cancelling a cheque</b>		<b>No fee</b>

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## Fee Information Document



**Name of the account provider: National Westminster Bank Plc**

**Account name: REWARD PLATINUM**

**Date: The information in this Fee Information Document is correct as of 28 June 2024**

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Service	Fee
<b>General account services</b>	
<b>Maintaining the account</b>	<ul style="list-style-type: none"> <li>• Monthly account fee <b>£22</b></li> <li>• <b>Total annual fee</b> <b>£264</b></li> </ul>
<b>Payments (excluding cards)</b>	
<b>Direct Debit</b>	<b>No fee</b>
<b>Standing order</b>	<b>No fee</b>
<b>Sending money within the UK</b>	<ul style="list-style-type: none"> <li>• Faster Payment (pounds) <b>No fee</b></li> <li>• CHAPS (pounds) between banks <b>£23</b></li> <li>• CHAPS (pounds) between branches <b>£21</b></li> </ul>
<b>Sending money outside the UK</b>	<ul style="list-style-type: none"> <li>• By mobile or online banking <b>All currencies (Standard) – no fee</b> <b>All currencies (Urgent) – £15</b></li> </ul>
	<ul style="list-style-type: none"> <li>• By telephone, post/fax, or in branch <b>Euro (Standard) – no fee</b> <b>Non-Euro (Standard) – £22</b> <b>Euro (Urgent) – £23</b> <b>Non-Euro (Urgent) – £30</b></li> </ul>
<b>Receiving money from outside the UK</b>	<ul style="list-style-type: none"> <li>• Payments under £100 <b>Euro – no fee</b> <b>Non-Euro – £1</b></li> </ul>
	<ul style="list-style-type: none"> <li>• Payments over £100 <b>Euro – no fee</b> <b>Non-Euro – £7</b></li> </ul>

<b>Cards and cash</b>		
<b>Cash withdrawal in pounds in the UK</b>		<b>No fee</b>
<b>Cash withdrawals in foreign currency outside the UK</b>	• Non-Sterling Transaction Fee	<b>2.75% of withdrawal</b>
<b>Debit card payment in pounds</b>		<b>No fee</b>
<b>Debit card payment in a foreign currency</b>		<b>No fee</b>
<b>Overdrafts and related services</b>		
<b>Arranged overdraft</b>	• Arranged Overdraft Interest	<b>39.49% EAR</b>
<b>Unarranged overdraft</b>	• Unarranged Overdraft Interest (Maximum charge of £17.25 per charging period).	<b>39.49% EAR*</b>
<b>Refusing a payment due to lack of funds</b>	• Unpaid Transaction Fee  Charged if you instruct a payment that would create an unarranged overdraft and we decide not to make the payment (1 fee per charging period (£1.55)).	<b>£1.55*</b>
<b>Allowing a payment despite lack of funds</b>		<b>No fee</b>
*We won't charge you more than £18.80 in a monthly charging period for an unarranged overdraft or any unpaid transactions.		
<b>Other services</b>		
<b>Cancelling a cheque</b>		<b>No fee</b>

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## Fee Information Document



**Name of the account provider: National Westminster Bank Plc**

**Account name: REWARD SILVER**

**Date: The information in this Fee Information Document is correct as of 18 October 2023**

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- 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>• Monthly account fee <b>£10</b></li> <li>• <b>Total annual fee</b> <b>£120</b></li> </ul>
<b>Payments (excluding cards)</b>	
<b>Direct Debit</b>	<b>No fee</b>
<b>Standing order</b>	<b>No fee</b>
<b>Sending money within the UK</b>	<ul style="list-style-type: none"> <li>• Faster Payment (pounds) <b>No fee</b></li> <li>• CHAPS (pounds) between banks <b>£23</b></li> <li>• CHAPS (pounds) between branches <b>£21</b></li> </ul>
<b>Sending money outside the UK</b>	<ul style="list-style-type: none"> <li>• By mobile or online banking <b>All currencies (Standard) – no fee</b> <b>All currencies (Urgent) – £15</b></li> </ul>
	<ul style="list-style-type: none"> <li>• By telephone, post/fax, or in branch <b>Euro (Standard) – no fee</b> <b>Non-Euro (Standard) – £22</b> <b>Euro (Urgent) – £23</b> <b>Non-Euro (Urgent) – £30</b></li> </ul>
<b>Receiving money from outside the UK</b>	<ul style="list-style-type: none"> <li>• Payments under £100 <b>Euro – no fee</b> <b>Non-Euro – £1</b></li> </ul>
	<ul style="list-style-type: none"> <li>• Payments over £100 <b>Euro – no fee</b> <b>Non-Euro – £7</b></li> </ul>

<b>Cards and cash</b>		
<b>Cash withdrawal in pounds in the UK</b>		<b>No fee</b>
<b>Cash withdrawals in foreign currency outside the UK</b>	• Non-Sterling Transaction Fee	<b>2.75% of withdrawal</b>
<b>Debit card payment in pounds</b>		<b>No fee</b>
<b>Debit card payment in a foreign currency</b>		<b>No fee</b>
<b>Overdrafts and related services</b>		
<b>Arranged overdraft</b>	• Arranged Overdraft Interest	<b>39.49% EAR</b>
<b>Unarranged overdraft</b>	• Unarranged Overdraft Interest (Maximum charge of £17.25 per charging period.)	<b>39.49% EAR*</b>
<b>Refusing a payment due to lack of funds</b>	• Unpaid Transaction Fee  Charged if you instruct a payment that would create an unarranged overdraft and we decide not to make the payment (1 fee per charging period (£1.55)).	<b>£1.55*</b>
<b>Allowing a payment despite lack of funds</b>		<b>No fee</b>
*We won't charge you more than £18.80 in a monthly charging period for an unarranged overdraft or any unpaid transactions.		
<b>Other services</b>		
<b>Cancelling a cheque</b>		<b>No fee</b>

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## Fee Information Document



**Name of the account provider: National Westminster Bank Plc**

**Account name: REWARD BLACK**

**Date: The information in this Fee Information Document is correct as of 28 June 2024**

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- Fees may also apply for using services linked to the account which are not listed here. Full information is available in Your Current Account Terms or at [www.natwest.com](http://www.natwest.com)
- 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>• Monthly account fee <b>£36</b></li> <li>• <b>Total annual fee</b> <b>£432</b></li> </ul>
<b>Payments (excluding cards)</b>	
<b>Direct Debit</b>	<b>No fee</b>
<b>Standing order</b>	<b>No fee</b>
<b>Sending money within the UK</b>	<ul style="list-style-type: none"> <li>• Faster Payment (pounds) <b>No fee</b></li> <li>• CHAPS (pounds) between banks <b>£23</b></li> <li>• CHAPS (pounds) between branches <b>£21</b></li> </ul>
<b>Sending money outside the UK</b>	<ul style="list-style-type: none"> <li>• By mobile or online banking <b>All currencies (Standard) – no fee</b> <b>All currencies (Urgent) – £15</b></li> </ul>
	<ul style="list-style-type: none"> <li>• By telephone, post/fax, or in branch <b>Euro (Standard) – no fee</b> <b>Non-Euro (Standard) – £22</b> <b>Euro (Urgent) – £23</b> <b>Non-Euro (Urgent) – £30</b></li> </ul>
<b>Receiving money from outside the UK</b>	<ul style="list-style-type: none"> <li>• Payments under £100 <b>Euro – no fee</b> <b>Non-Euro – £1</b></li> </ul>
	<ul style="list-style-type: none"> <li>• Payments over £100 <b>Euro – no fee</b> <b>Non-Euro – £7</b></li> </ul>

<b>Cards and cash</b>		
<b>Cash withdrawal in pounds in the UK</b>		<b>No fee</b>
<b>Cash withdrawals in foreign currency outside the UK</b>	• Non-Sterling Transaction Fee	<b>2.75% of withdrawal</b>
<b>Debit card payment in pounds</b>		<b>No fee</b>
<b>Debit card payment in a foreign currency</b>		<b>No fee</b>
<b>Overdrafts and related services</b>		
<b>Arranged overdraft</b>	<ul style="list-style-type: none"> <li>• Arranged Overdraft Interest</li> </ul> <p>Arranged Overdraft Interest will only be charged if you use your arranged overdraft by more than your interest free buffer of £500</p>	<b>34.49% EAR</b>
<b>Unarranged overdraft</b>	<ul style="list-style-type: none"> <li>• Unarranged Overdraft Interest</li> </ul> <p>(Maximum charge of £17.25 per charging period.)</p>	<b>34.49% EAR*</b>
<b>Refusing a payment due to lack of funds</b>	<ul style="list-style-type: none"> <li>• Unpaid Transaction Fee</li> </ul> <p>Charged if you instruct a payment that would create an unarranged overdraft and we decide not to make the payment (1 fee per charging period (£1.55)).</p>	<b>£1.55*</b>
<b>Allowing a payment despite lack of funds</b>		<b>No fee</b>
*We won't charge you more than £18.80 in a monthly charging period for an unarranged overdraft or any unpaid transactions.		
<b>Other services</b>		
<b>Cancelling a cheque</b>		<b>No fee</b>

If you would like this information in Braille, large print or audio format, please contact us on 03457 888 444 (Relay UK 18001 03457 888 444).



NatWest

## Fee Information Document



**Name of the account provider: National Westminster Bank Plc**

**Account name: PREMIER SELECT**

**Date: The information in this Fee Information Document is correct as of 28 June 2024**

- 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 Current Account Terms or at [www.natwest.com](http://www.natwest.com)
- 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>	<b>No fee</b>
<b>Payments (excluding cards)</b>	
<b>Direct Debit</b>	<b>No fee</b>
<b>Standing order</b>	<b>No fee</b>
<b>Sending money within the UK</b>	<ul style="list-style-type: none"> <li>• Faster Payment (pounds) <b>No fee</b></li> <li>• CHAPS (pounds) between banks <b>£23</b></li> <li>• CHAPS (pounds) between branches <b>£21</b></li> </ul>
<b>Sending money outside the UK</b>	<ul style="list-style-type: none"> <li>• By mobile or online banking <b>All currencies (Standard) – no fee</b> <b>All currencies (Urgent) – £15</b></li> </ul>
	<ul style="list-style-type: none"> <li>• By telephone, post/fax, or in branch <b>Euro (Standard) – no fee</b> <b>Non-Euro (Standard) – £22</b> <b>Euro (Urgent) – £23</b> <b>Non-Euro (Urgent) – £30</b></li> </ul>
<b>Receiving money from outside the UK</b>	<ul style="list-style-type: none"> <li>• Payments under £100 <b>Euro – no fee</b> <b>Non-Euro – £1</b></li> </ul>
	<ul style="list-style-type: none"> <li>• Payments over £100 <b>Euro – no fee</b> <b>Non-Euro – £7</b></li> </ul>

<b>Cards and cash</b>	
<b>Cash withdrawal in pounds in the UK</b>	<b>No fee</b>
<b>Cash withdrawals in foreign currency outside the UK</b>	• Non-Sterling Transaction Fee <b>2.75% of withdrawal</b>
<b>Debit card payment in pounds</b>	<b>No fee</b>
<b>Debit card payment in a foreign currency</b>	<b>No fee</b>
<b>Overdrafts and related services</b>	
<b>Arranged overdraft</b>	• Arranged Overdraft Interest <b>34.49% EAR</b>  Arranged Overdraft Interest will only be charged if you use your arranged overdraft by more than your interest free buffer of £500
<b>Unarranged overdraft</b>	• Unarranged Overdraft Interest <b>34.49% EAR*</b>  (Maximum charge of £17.25 per charging period)
<b>Refusing a payment due to lack of funds</b>	• Unpaid Transaction Fee <b>£1.55*</b>  Charged if you instruct a payment that would create an unarranged overdraft and we decide not to make the payment (1 fee per charging period (£1.55)).
<b>Allowing a payment despite lack of funds</b>	<b>No fee</b>
*We won't charge you more than £18.80 in a monthly charging period for an unarranged overdraft or any unpaid transactions.	
<b>Other services</b>	
<b>Cancelling a cheque</b>	<b>No fee</b>

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