



NatWest

## 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 21 May 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 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>	• Monthly account fee <b>£20</b>
	• <b>Total annual fee</b> <b>£240</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>		<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 (£2.15)).	<b>£2.15*</b>
<b>Allowing a payment despite lack of funds</b>		<b>No fee</b>
*We won't charge you more than £19.40 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).