



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

- 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
- A glossary of the terms used in this document is available free of charge.

Service	Fee
General account services	
Maintaining the account	<ul style="list-style-type: none"> • Monthly account fee £10 • Total annual fee £120
Payments (excluding cards)	
Direct Debit	No fee
Standing order	No fee
Sending money within the UK	<ul style="list-style-type: none"> • Faster Payment (pounds) No fee • CHAPS (pounds) between banks £23 • CHAPS (pounds) between branches £21
Sending money outside the UK	<ul style="list-style-type: none"> • By mobile or online banking All currencies (Standard) – no fee All currencies (Urgent) – £15
	<ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • Payments under £100 Euro – no fee Non-Euro – £1
	<ul style="list-style-type: none"> • Payments over £100 Euro – no fee Non-Euro – £7

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

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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