



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

Service	Fee
General account services	
Maintaining the account	No fee
Payments (excluding cards)	
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
Receiving money from outside the UK	Euro (Urgent) – £23
	Non-Euro (Urgent) – £30
	• Payments under £100 Euro – no fee
	Non-Euro – £1
	• 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	• Non-Sterling Transaction Fee	2.75% of transaction
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).



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

- 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	No fee
Payments (excluding cards)	
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

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	• Non-Sterling Transaction Fee	2.75% of transaction
Overdrafts and related services		
Arranged overdraft	• Arranged Overdraft Interest	Service not available
Unarranged overdraft	• Unarranged Overdraft Interest	0%
Refusing a payment due to lack of funds	• Unpaid Transaction Fee	No fee
Allowing a payment despite lack of funds		No fee
Other services		
Cancelling a cheque		Service not available

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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 1st October 2026

- 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	• Monthly account fee £2 • Total annual fee £24
Payments (excluding cards)	
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

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	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

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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.
- 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	No fee
Payments (excluding cards)	
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
	• Payments under £100 Euro – no fee Non-Euro – £1
	• Payments over £100 Euro – no fee Non-Euro – £7
Receiving money from outside the UK	

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	• Non-Sterling Transaction Fee	2.75% of transaction
Overdrafts and related services		
Arranged overdraft	• Arranged Overdraft Interest	Service not available
Unarranged overdraft	• Unarranged Overdraft Interest	0%
Refusing a payment due to lack of funds	• Unpaid Transaction Fee	No fee
Allowing a payment despite lack of funds		No fee
Other services		
Cancelling a cheque		Service not available

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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

- 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	No fee	
Payments (excluding cards)		
Direct Debit	No fee	
Standing Order	No fee	
Sending money within the UK	• Faster Payment (pounds) • CHAPS (pounds) between banks • CHAPS (pounds) between branches	No fee £23 £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
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	Non-Sterling Transaction Fee	2.75% of transaction
Overdrafts and related services		
Arranged overdraft	Arranged Overdraft Interest	0% EAR
Unarranged overdraft	Unarranged Overdraft Interest	0% 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 £1.55 in a monthly charging period for an unarranged overdraft or any unpaid transactions.		
Other services		
Cancelling a cheque		No fee

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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
General account services	
Maintaining the account	No fee
Payments (excluding cards)	
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

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	• Non-Sterling Transaction Fee	2.75% of transaction
Overdrafts and related services		
Arranged overdraft	• Arranged Overdraft Interest 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).	39.49% EAR
Unarranged overdraft	• Unarranged Overdraft Interest	0% 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 £1.55 in a monthly charging period for an unarranged overdraft or any unpaid transactions.		
Other services		
Cancelling a cheque		No fee

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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 1st October 2026

- 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	• Monthly account fee £23 • Total annual fee £276
Payments (excluding cards)	
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

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

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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 1st October 2026

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

Service	Fee
General account services	
Maintaining the account	• Monthly account fee £12 • Total annual fee £144
Payments (excluding cards)	
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

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

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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 1st October 2026

- 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
General account services	
Maintaining the account	• Monthly account fee £39 • Total annual fee £468
Payments (excluding cards)	
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

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 Arranged Overdraft Interest will only be charged if you use your arranged overdraft by more than your interest free buffer of £500	34.49% EAR
Unarranged overdraft	• Unarranged Overdraft Interest (Maximum charge of £17.25 per charging period.)	34.49% 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

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

Service	Fee
General account services	
Maintaining the account	No fee
Payments (excluding cards)	
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

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 Arranged Overdraft Interest will only be charged if you use your arranged overdraft by more than your interest free buffer of £500	34.49% EAR
Unarranged overdraft	• Unarranged Overdraft Interest (Maximum charge of £17.25 per charging period)	34.49% 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

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