



# Fee Information Document



Name of the account provider: TSB Bank plc

Account name: Silver Enhance Account

Date: 1 June 2023 (Fees are correct at this time)

- 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 our Personal Banking terms and conditions, our Banking Charges Guide and any account specific terms and conditions where applicable.
- 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> Includes a <b>package of services</b> consisting of: <ul style="list-style-type: none"> <li>• <b>European Travel Insurance</b> Year round and winter sports cover for customers and their partner in Europe</li> <li>• <b>AA Breakdown Cover</b> UK Roadside Assistance, Accident Assist</li> <li>• <b>Mobile Phone Insurance</b> International mobile phone cover for loss, theft, accidental damage, mechanical breakdown and unauthorised calls</li> <li>• <b>Arranged overdraft interest free limit</b> of up to £50.00 (subject to application and approval)</li> <li>• <b>AVA Policy Conditions</b> You can view your full current account benefits, and Terms and Conditions by visiting <a href="https://tsb.co.uk/addedvalueaccounts">tsb.co.uk/addedvalueaccounts</a></li> </ul>	Monthly £12.00 <b>Total annual fee</b> <b>£144.00</b>

<b>Payments (excluding cards)</b>		
<b>Direct debit</b>		fee not charged
<b>Standing order</b>		fee not charged
<b>Sending money within the UK</b>	Faster Payment	fee not charged
	CHAPS	£30
	Sending money within the UK in a foreign currency:	
	Internet Banking	
	Up to £5,000	£10
	Over £5,000	£17.50
	Telephone Banking	£20
	Branch	£20
<b>Sending money outside the UK</b>	Internet Banking	
	In euros to any EEA country	fee not charged
	All other payments up to £5,000	£10
	All other payments over £5,000	£17.50
	Telephone Banking	
	Fee – in euros to any EEA country	fee not charged
	Fee – all other payments	£20
	Correspondent bank fee when you pay all the charges (outside the EEA, Switzerland and Monaco)	£6
	Branch	
	Fee – in euros to any EEA country	fee not charged
Fee – all other payments	£20	
Correspondent bank fee when you pay all the charges (outside the EEA, Switzerland and Monaco)	£6	
<b>Receiving money from outside the UK</b>	SEPA payments	fee not charged
	Payments received in euros	fee not charged
	All other payments up to £100	£2
	All other payments over £100	£7
Please see the Banking Charges Guide for more information on SEPA payments		

<b>Cards and cash</b>		
<b>Cash withdrawal in pounds in the UK</b>		fee not charged
<b>Cash withdrawals in euros in EEA countries</b>	When we do the currency conversion: Non-pounds transaction fee (debit card and ATM card) Non-pounds cash fee (debit card and ATM card)	2.99% of amount withdrawn fee not charged
	When we don't do the currency conversion: Non-pounds transaction fee (debit card and ATM card) Non-pounds cash fee (debit card and ATM card)	fee not charged fee not charged
<b>Cash withdrawal in all other foreign currencies outside the UK</b>	When we do the currency conversion: Non-pounds transaction fee (debit card and ATM card) Non-pounds cash fee (debit card)  Non-pounds cash fee (ATM card)	2.99% of amount withdrawn 1.5% of amount withdrawn (min £2 and max £4.50) 1.5% of amount withdrawn (min £1.50)
	When we don't do the currency conversion: Non-pounds transaction fee (debit card and ATM card)  Non-pounds cash fee (debit card)  Non-pounds cash fee (ATM card)	fee not charged  1.5% of amount withdrawn (min £2 and max £4.50) fee not charged
<b>Debit card payment in pounds</b>		fee not charged
<b>Debit card payments in euros in EEA countries</b>	When we do the currency conversion: Non-pounds transaction fee Purchase fee	2.99% of payment amount fee not charged
	When the seller does the currency conversion: Non-pounds transaction fee Purchase fee	fee not charged fee not charged
<b>Debit card payment in all other foreign currencies</b>	When we do the currency conversion: Non-pounds transaction fee Purchase fee	2.99% of payment amount £1
	When the seller does the currency conversion: Non-pounds transaction fee Purchase fee	fee not charged fee not charged

Overdrafts and related services		
<b>Arranged overdraft</b>	Monthly interest:	
	Below or at interest free limit (up to £50 subject to application and approval)	fee not charged
	Over interest free limit (up to £50 subject to application and approval)	2.84% (39.90% EAR**) on amount used over interest free limit
<b>Unarranged overdraft*</b>	Monthly interest:	2.84% (39.90% EAR**) on full amount used
<b>Refusing a payment due to lack of funds*</b>	Returned Item Fee	fee not charged
<b>Allowing a payment despite lack of funds</b>	Please see unarranged overdraft fees above	
<p>*The monthly cap on unarranged overdraft charges for your Silver Enhance Account is £30. Further details can be found online at <a href="https://www.tsb.co.uk/current-accounts/overdrafts/reducing-unarranged-overdraft-max-monthly-fee/">tsb.co.uk/current-accounts/overdrafts/reducing-unarranged-overdraft-max-monthly-fee/</a></p> <p>**EAR is the equivalent annual rate. This is the actual annual interest rate of an overdraft. Excludes account fees and charges.</p>		
Other services		
<b>Cancelling a cheque</b>	Lost or stolen cheque	fee not charged
	Any other reason	£10

Need some extra help to do your banking? This might be due to physical or mental wellbeing or a life event. We're here to support you. Let us know what you need by calling **03459 758 758**, chat to us in the Mobile Banking App, or visit us in branch.

This information is available in large print, braille and audio. Ask in branch or call us on **03459 758 758** (lines are open from 8am to 8pm, 7 days a week).

If you need to call us from abroad, or prefer not to use our **0345** number, you can also call us on **+44 203 284 1575**. Calls may be monitored or recorded.

If you have a hearing or speech impairment you can call us using the Relay UK service. Type '18001' before entering our telephone number. A member of the Royal National Institute for Deaf People will join the call to speak with us as you send and receive text messages. Please visit [www.relayuk.bt.com](http://www.relayuk.bt.com) to read how they manage your data.

Mobile Phone Insurance is administered by Lifestyle Services Group Limited and underwritten by Assurant General Insurance Limited.

AA Breakdown Cover is administered by The Automobile Association Ltd. AA Accident Assist and Onward Travel are underwritten by Acromas Insurance Company Limited.

European Travel Insurance is underwritten by Aviva Insurance Limited. Registered Office: Pitheavlis, Perth, PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registration no 202153.

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