



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

**Account name: SELECT**

**Date: The information in this Fee Information Document is correct as of 28 January 2019**

- 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	<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>• SEPA (Euros) £10</li> <li>• Standard international payment £22</li> <li>• Urgent international payment £30</li> </ul>
Receiving money from outside the UK	<ul style="list-style-type: none"> <li>• Payments under £100 £1</li> <li>• Payments over £100 £7</li> </ul>
<b>Cards and cash</b>	
Cash withdrawal in pounds in the UK	No fee
Cash withdrawals in foreign currency outside the UK	<ul style="list-style-type: none"> <li>• Foreign Cash Fee; and 2% of withdrawal (minimum £2, maximum £5)</li> <li>• Non-Sterling Transaction Fee 2.75% of withdrawal</li> </ul>
Debit card payment in pounds	No fee
Debit card payment in a foreign currency	<ul style="list-style-type: none"> <li>• Foreign Purchase Fee 2.75% of transaction (minimum £1)</li> </ul>

<b>Overdrafts and related services</b>	
<b>Arranged overdraft</b>	<ul style="list-style-type: none"> <li>• Arranged Overdraft Usage Fee (per monthly charging period); and <b>£6</b></li> <li>• Arranged Overdraft interest <b>19.89% EAR</b></li> </ul> <p>Arranged Overdraft Usage Fees and arranged overdraft interest will only be charged if you use your arranged overdraft by more than £10.</p>
<b>Unarranged overdraft</b>	<ul style="list-style-type: none"> <li>• Unarranged Overdraft Usage Fee <b>£8 per day*</b></li> </ul> <p>Charged if an unarranged overdraft of more than £10 is created on your account (9 fees per charging period (£72)).</p>
<b>Refusing a payment due to lack of funds</b>	<ul style="list-style-type: none"> <li>• Unpaid Transaction Fee <b>£8*</b></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 (£8)).</p>
<b>Allowing a payment despite lack of funds</b>	<b>No fee</b>
*We won't charge you more than £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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**Name of the account provider: National Westminster Bank Plc**

**Account name: ADAPT**

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Service	Fee
<b>General account services</b>	
Maintaining the account	No fee
<b>Payments (excluding cards)</b>	
Direct Debit	Service not available
Standing order	Service not available
Sending money within the UK	• Faster Payment (pounds) Service not available
	• CHAPS (pounds) between banks Service not available
	• CHAPS (pounds) between branches Service not available
Sending money outside the UK	• SEPA (Euros) £0 (branch or telephony only)
	• Standard international payment £0 (branch or telephony)
	• Urgent international payment £25 (branch or telephony)
Receiving money from outside the UK	• Payments under £100 £1
	• Payments over £100 £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>	<ul style="list-style-type: none"> <li>• Foreign Cash Fee; and</li> <li>• Non-Sterling Transaction Fee</li> </ul>	<b>2% of withdrawal (minimum £2, maximum £5)</b> <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>	<ul style="list-style-type: none"> <li>• Foreign Purchase Fee</li> </ul>	<b>2.75% of transaction (minimum £1)</b>
<b>Overdrafts and related services</b>		
<b>Arranged overdraft</b>	<ul style="list-style-type: none"> <li>• Arranged Overdraft Usage Fee (per monthly charging period); and</li> <li>• Arranged Overdraft interest</li> </ul>	<b>Service not available</b> <b>Service not available</b>
<b>Unarranged overdraft</b>	<ul style="list-style-type: none"> <li>• Unarranged Overdraft Usage Fee</li> </ul>	<b>No fee</b>
<b>Refusing a payment due to lack of funds</b>	<ul style="list-style-type: none"> <li>• Unpaid Transaction Fee</li> </ul>	<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>No fee</b>

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

**Account name: REWARD**

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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>£2</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>• SEPA (Euros) <b>£10</b></li> <li>• Standard international payment <b>£22</b></li> <li>• Urgent international payment <b>£30</b></li> </ul>
<b>Receiving money from outside the UK</b>	<ul style="list-style-type: none"> <li>• Payments under £100 <b>£1</b></li> <li>• Payments over £100 <b>£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>	<ul style="list-style-type: none"> <li>• Foreign Cash Fee; and <b>2% of withdrawal (minimum £2, maximum £5)</b></li> <li>• Non-Sterling Transaction Fee <b>2.75% of withdrawal</b></li> </ul>
<b>Debit card payment in pounds</b>	<b>No fee</b>
<b>Debit card payment in a foreign currency</b>	<ul style="list-style-type: none"> <li>• Foreign Purchase Fee <b>2.75% of transaction (minimum £1)</b></li> </ul>

<b>Overdrafts and related services</b>	
<b>Arranged overdraft</b>	<ul style="list-style-type: none"> <li>• Arranged Overdraft Usage Fee (per monthly charging period); and <b>£6</b></li> <li>• Arranged Overdraft interest <b>19.89% EAR</b></li> </ul> <p>Arranged Overdraft Usage Fees and arranged overdraft interest will only be charged if you use your arranged overdraft by more than £10.</p>
<b>Unarranged overdraft</b>	<ul style="list-style-type: none"> <li>• Unarranged Overdraft Usage Fee <b>£8 per day*</b></li> </ul> <p>Charged if an unarranged overdraft of more than £10 is created on your account (9 fees per charging period (£72)).</p>
<b>Refusing a payment due to lack of funds</b>	<ul style="list-style-type: none"> <li>• Unpaid Transaction Fee <b>£8*</b></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 (£8)).</p>
<b>Allowing a payment despite lack of funds</b>	<b>No fee</b>
*We won't charge you more than £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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**Name of the account provider: National Westminster Bank Plc**

**Account name: FOUNDATION**

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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>• SEPA (Euros) £10</li> <li>• Standard international payment £22</li> <li>• Urgent international payment £30</li> </ul>
Receiving money from outside the UK	<ul style="list-style-type: none"> <li>• Payments under £100 £1</li> <li>• Payments over £100 £7</li> </ul>
<b>Cards and cash</b>	
Cash withdrawal in pounds in the UK	No fee
Cash withdrawals in foreign currency outside the UK	<ul style="list-style-type: none"> <li>• Foreign Cash Fee; and 2% of withdrawal (minimum £2, maximum £5)</li> <li>• Non-Sterling Transaction Fee 2.75% of withdrawal</li> </ul>
Debit card payment in pounds	No fee
Debit card payment in a foreign currency	<ul style="list-style-type: none"> <li>• Foreign Purchase Fee 2.75% of transaction (minimum £1)</li> </ul>

<b>Overdrafts and related services</b>		
<b>Arranged overdraft</b>	<ul style="list-style-type: none"> <li>• Arranged Overdraft Usage Fee (per monthly charging period); and</li> <li>• Arranged Overdraft interest</li> </ul>	<b>Service not available</b> <b>Service not available</b>
<b>Unarranged overdraft</b>	<ul style="list-style-type: none"> <li>• Unarranged Overdraft Usage Fee</li> </ul>	<b>No fee</b>
<b>Refusing a payment due to lack of funds</b>	<ul style="list-style-type: none"> <li>• Unpaid Transaction Fee</li> </ul>	<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>No fee</b>

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

**Account name: STUDENT**

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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>No fee</b></li> </ul> <b>£10 for International Students who open their account on or after 5 August 2018</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>• SEPA (Euros) <b>£10</b></li> <li>• Standard international payment <b>£22</b></li> <li>• Urgent international payment <b>£30</b></li> </ul>
<b>Receiving money from outside the UK</b>	<ul style="list-style-type: none"> <li>• Payments under £100 <b>£1</b></li> <li>• Payments over £100 <b>£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>	<ul style="list-style-type: none"> <li>• Foreign Cash Fee; and <b>2% of withdrawal (minimum £2, maximum £5)</b></li> <li>• Non-Sterling Transaction Fee <b>2.75% of withdrawal</b></li> </ul>
<b>Debit card payment in pounds</b>	<b>No fee</b>
<b>Debit card payment in a foreign currency</b>	<ul style="list-style-type: none"> <li>• Foreign Purchase Fee <b>2.75% of transaction (minimum £1)</b></li> </ul>
<b>Overdrafts and related services</b>	
<b>Arranged overdraft</b>	<ul style="list-style-type: none"> <li>• Arranged Overdraft Usage Fee (per monthly charging period); and <b>No fee</b></li> <li>• Arranged Overdraft interest <b>0%</b></li> </ul>
<b>Unarranged overdraft</b>	<ul style="list-style-type: none"> <li>• Unarranged Overdraft Usage Fee <b>No fee</b></li> </ul>
<b>Refusing a payment due to lack of funds</b>	<ul style="list-style-type: none"> <li>• Unpaid Transaction Fee <b>£8*</b></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 (£8)).</p>
<b>Allowing a payment despite lack of funds</b>	<b>No fee</b>
*We won't charge you more than £8 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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**Name of the account provider: National Westminster Bank Plc**

**Account name: Graduate**

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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	• SEPA (Euros) £10
	• Standard international payment £22
	• Urgent international payment £30
Receiving money from outside the UK	• Payments under £100 £1
	• Payments over £100 £7
<b>Cards and cash</b>	
Cash withdrawal in pounds in the UK	No fee
Cash withdrawals in foreign currency outside the UK	• Foreign Cash Fee; and 2% of withdrawal (minimum £2, maximum £5)
	• Non-Sterling Transaction Fee 2.75% of withdrawal
Debit card payment in pounds	No fee
Debit card payment in a foreign currency	• Foreign Purchase Fee 2.75% of transaction (minimum £1)

<b>Overdrafts and related services</b>		
<b>Arranged overdraft</b>	<ul style="list-style-type: none"> <li>• Arranged Overdraft Usage Fee (per monthly charging period); and</li> <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 £2000, Year 2 £1000).</p>	<p><b>No fee</b></p> <p><b>17.81% EAR</b></p>
<b>Unarranged overdraft</b>	<ul style="list-style-type: none"> <li>• Unarranged Overdraft Usage Fee</li> </ul> <p>Charged if an unarranged overdraft of more than £10 is created on your account (9 fees per charging period (£72)).</p>	<b>£8 per day*</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 (£8)).</p>	<b>£8*</b>
<b>Allowing a payment despite lack of funds</b>		<b>No fee</b>
*We won't charge you more than £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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**Name of the account provider: National Westminster Bank Plc**

**Account name: REWARD PLATINUM**

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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>£20</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>• SEPA (Euros) <b>£10</b></li> <li>• Standard international payment <b>£22</b></li> <li>• Urgent international payment <b>£30</b></li> </ul>
<b>Receiving money from outside the UK</b>	<ul style="list-style-type: none"> <li>• Payments under £100 <b>£1</b></li> <li>• Payments over £100 <b>£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>	<ul style="list-style-type: none"> <li>• Foreign Cash Fee; and <b>2% of withdrawal (minimum £2, maximum £5)</b></li> <li>• Non-Sterling Transaction Fee <b>2.75% of withdrawal</b></li> </ul>
<b>Debit card payment in pounds</b>	<b>No fee</b>
<b>Debit card payment in a foreign currency</b>	<ul style="list-style-type: none"> <li>• Foreign Purchase Fee <b>No fee</b></li> </ul>

<b>Overdrafts and related services</b>	
<b>Arranged overdraft</b>	<ul style="list-style-type: none"> <li>• Arranged Overdraft Usage Fee (per monthly charging period); and <b>£6</b></li> <li>• Arranged Overdraft interest <b>19.89% EAR</b></li> </ul> <p>Arranged Overdraft Usage Fees and arranged overdraft interest will only be charged if you use your arranged overdraft by more than £250.</p>
<b>Unarranged overdraft</b>	<ul style="list-style-type: none"> <li>• Unarranged Overdraft Usage Fee <b>£8 per day*</b></li> </ul> <p>Charged if an unarranged overdraft of more than £10 is created on your account (9 fees per charging period (£72)).</p>
<b>Refusing a payment due to lack of funds</b>	<ul style="list-style-type: none"> <li>• Unpaid Transaction Fee <b>£8*</b></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 (£8)).</p>
<b>Allowing a payment despite lack of funds</b>	<b>No fee</b>
*We won't charge you more than £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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**Name of the account provider: National Westminster Bank Plc**

**Account name: REWARD SILVER**

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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>£10</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>• SEPA (Euros) <b>£10</b></li> <li>• Standard international payment <b>£22</b></li> <li>• Urgent international payment <b>£30</b></li> </ul>
<b>Receiving money from outside the UK</b>	<ul style="list-style-type: none"> <li>• Payments under £100 <b>£1</b></li> <li>• Payments over £100 <b>£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>	<ul style="list-style-type: none"> <li>• Foreign Cash Fee; and <b>2% of withdrawal (minimum £2, maximum £5)</b></li> <li>• Non-Sterling Transaction Fee <b>2.75% of withdrawal</b></li> </ul>
<b>Debit card payment in pounds</b>	<b>No fee</b>
<b>Debit card payment in a foreign currency</b>	<ul style="list-style-type: none"> <li>• Foreign Purchase Fee <b>No fee</b></li> </ul>

<b>Overdrafts and related services</b>	
<b>Arranged overdraft</b>	<ul style="list-style-type: none"> <li>• Arranged Overdraft Usage Fee (per monthly charging period); and <b>£6</b></li> <li>• Arranged Overdraft interest <b>19.89% EAR</b></li> </ul> <p>Arranged Overdraft Usage Fees and arranged overdraft interest will only be charged if you use your arranged overdraft by more than £10.</p>
<b>Unarranged overdraft</b>	<ul style="list-style-type: none"> <li>• Unarranged Overdraft Usage Fee <b>£8 per day*</b></li> </ul> <p>Charged if an unarranged overdraft of more than £10 is created on your account (9 fees per charging period (£72)).</p>
<b>Refusing a payment due to lack of funds</b>	<ul style="list-style-type: none"> <li>• Unpaid Transaction Fee <b>£8*</b></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 (£8)).</p>
<b>Allowing a payment despite lack of funds</b>	<b>No fee</b>
*We won't charge you more than £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 (Minicom 0800 404 6161).





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

**Account name: SELECT ACCOUNT (OVERDRAFT CONTROL)**

**Date: The information in this Fee Information Document is correct as of 28 January 2019**

- 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>• SEPA (Euros) £10</li> <li>• Standard international payment £22</li> <li>• Urgent international payment £30</li> </ul>
Receiving money from outside the UK	<ul style="list-style-type: none"> <li>• Payments under £100 £1</li> <li>• Payments over £100 £7</li> </ul>
<b>Cards and cash</b>	
Cash withdrawal in pounds in the UK	No fee
Cash withdrawals in foreign currency outside the UK	<ul style="list-style-type: none"> <li>• Foreign Cash Fee; and 2% of withdrawal (minimum £2, maximum £5)</li> <li>• Non-Sterling Transaction Fee 2.75% of withdrawal</li> </ul>
Debit card payment in pounds	No fee
Debit card payment in a foreign currency	<ul style="list-style-type: none"> <li>• Foreign Purchase Fee 2.75% of transaction (minimum £1)</li> </ul>

<b>Overdrafts and related services</b>		
<b>Arranged overdraft</b>	<ul style="list-style-type: none"> <li>• Arranged Overdraft Usage Fee (per monthly charging period); and</li> <li>• Arranged Overdraft interest</li> </ul> <p>Arranged Overdraft Usage Fees and arranged overdraft interest will only be charged if you use your arranged overdraft by more than £10.</p>	<p><b>£6</b></p> <p><b>19.89% EAR</b></p>
<b>Unarranged overdraft</b>	<ul style="list-style-type: none"> <li>• Unarranged Overdraft Usage Fee</li> </ul>	<b>No fee</b>
<b>Refusing a payment due to lack of funds</b>	<ul style="list-style-type: none"> <li>• Unpaid Transaction Fee</li> </ul>	<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>No fee</b>

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**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 January 2019**

- 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>	<ul style="list-style-type: none"> <li>• Monthly account fee <b>£31</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>• SEPA (Euros) <b>£10</b></li> <li>• Standard international payment <b>£22</b></li> <li>• Urgent international payment <b>£30</b></li> </ul>
<b>Receiving money from outside the UK</b>	<ul style="list-style-type: none"> <li>• Payments under £100 <b>£1</b></li> <li>• Payments over £100 <b>£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>	<ul style="list-style-type: none"> <li>• Foreign Cash Fee; and <b>2% of withdrawal (minimum £2, maximum £5)</b></li> <li>• Non-Sterling Transaction Fee <b>2.75% of withdrawal</b></li> </ul>
<b>Debit card payment in pounds</b>	<b>No fee</b>
<b>Debit card payment in a foreign currency</b>	<ul style="list-style-type: none"> <li>• Foreign Purchase Fee <b>No fee</b></li> </ul>

<b>Overdrafts and related services</b>	
<b>Arranged overdraft</b>	<ul style="list-style-type: none"> <li>• Arranged Overdraft Usage Fee (per monthly charging period); and <b>£6</b></li> <li>• Arranged Overdraft interest <b>14.89% EAR</b></li> </ul> <p>Arranged Overdraft Usage Fees and arranged overdraft interest will only be charged if you use your arranged overdraft by more than £500.</p>
<b>Unarranged overdraft</b>	<ul style="list-style-type: none"> <li>• Unarranged Overdraft Usage Fee <b>£8 per day*</b></li> </ul> <p>Charged if an unarranged overdraft of more than £10 is created on your account (9 fees per charging period (£72)).</p>
<b>Refusing a payment due to lack of funds</b>	<ul style="list-style-type: none"> <li>• Unpaid Transaction Fee <b>£8*</b></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 (£8)).</p>
<b>Allowing a payment despite lack of funds</b>	<b>No fee</b>
*We won't charge you more than £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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Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.