



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
General account services	
Maintaining the account	No fee
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"> • SEPA (Euros) £10 • Standard international payment £22 • Urgent international payment £30
Receiving money from outside the UK	<ul style="list-style-type: none"> • Payments under £100 £1 • Payments over £100 £7
Cards and cash	
Cash withdrawal in pounds in the UK	No fee
Cash withdrawals in foreign currency outside the UK	<ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • Foreign Purchase Fee 2.75% of transaction (minimum £1)

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



Name of the account provider: National Westminster Bank Plc

Account name: ADAPT

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

Cards and cash		
Cash withdrawal in pounds in the UK		No fee
Cash withdrawals in foreign currency outside the UK	<ul style="list-style-type: none"> • Foreign Cash Fee; and • Non-Sterling Transaction Fee 	2% of withdrawal (minimum £2, maximum £5) 2.75% of withdrawal
Debit card payment in pounds		No fee
Debit card payment in a foreign currency	<ul style="list-style-type: none"> • Foreign Purchase Fee 	2.75% of transaction (minimum £1)
Overdrafts and related services		
Arranged overdraft	<ul style="list-style-type: none"> • Arranged Overdraft Usage Fee (per monthly charging period); and • Arranged Overdraft interest 	Service not available Service not available
Unarranged overdraft	<ul style="list-style-type: none"> • Unarranged Overdraft Usage Fee 	No fee
Refusing a payment due to lack of funds	<ul style="list-style-type: none"> • Unpaid Transaction Fee 	No fee
Allowing a payment despite lack of funds		No fee
Other services		
Cancelling a cheque		No fee

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Name of the account provider: National Westminster Bank Plc

Account name: REWARD

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Service	Fee
General account services	
Maintaining the account	<ul style="list-style-type: none"> • Monthly account fee £2
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"> • SEPA (Euros) £10 • Standard international payment £22 • Urgent international payment £30
Receiving money from outside the UK	<ul style="list-style-type: none"> • Payments under £100 £1 • Payments over £100 £7
Cards and cash	
Cash withdrawal in pounds in the UK	No fee
Cash withdrawals in foreign currency outside the UK	<ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • Foreign Purchase Fee 2.75% of transaction (minimum £1)

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

Account name: FOUNDATION

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

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

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Name of the account provider: National Westminster Bank Plc

Account name: STUDENT

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Service	Fee
General account services	
Maintaining the account	<ul style="list-style-type: none"> • Monthly account fee No fee £10 for International Students who open their account on or after 5 August 2018
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"> • SEPA (Euros) £10 • Standard international payment £22 • Urgent international payment £30
Receiving money from outside the UK	<ul style="list-style-type: none"> • Payments under £100 £1 • Payments over £100 £7

Cards and cash	
Cash withdrawal in pounds in the UK	No fee
Cash withdrawals in foreign currency outside the UK	<ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • Foreign Purchase Fee 2.75% of transaction (minimum £1)
Overdrafts and related services	
Arranged overdraft	<ul style="list-style-type: none"> • Arranged Overdraft Usage Fee (per monthly charging period); and No fee • Arranged Overdraft interest 0%
Unarranged overdraft	<ul style="list-style-type: none"> • Unarranged Overdraft Usage Fee No fee
Refusing a payment due to lack of funds	<ul style="list-style-type: none"> • Unpaid Transaction Fee £8* <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>
Allowing a payment despite lack of funds	No fee
*We won't charge you more than £8 in a monthly charging period for an unarranged overdraft or any unpaid transactions.	
Other services	
Cancelling a cheque	No fee

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Name of the account provider: National Westminster Bank Plc

Account name: Graduate

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

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

Overdrafts and related services		
Arranged overdraft	<ul style="list-style-type: none"> • Arranged Overdraft Usage Fee (per monthly charging period); and • Arranged Overdraft interest <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>No fee</p> <p>17.81% EAR</p>
Unarranged overdraft	<ul style="list-style-type: none"> • Unarranged Overdraft Usage Fee <p>Charged if an unarranged overdraft of more than £10 is created on your account (9 fees per charging period (£72)).</p>	£8 per day*
Refusing a payment due to lack of funds	<ul style="list-style-type: none"> • Unpaid Transaction Fee <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>	£8*
Allowing a payment despite lack of funds		No fee
*We won't charge you more than £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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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 28 January 2019

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Service	Fee
General account services	
Maintaining the account	<ul style="list-style-type: none"> • Monthly account fee £20
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"> • SEPA (Euros) £10 • Standard international payment £22 • Urgent international payment £30
Receiving money from outside the UK	<ul style="list-style-type: none"> • Payments under £100 £1 • Payments over £100 £7
Cards and cash	
Cash withdrawal in pounds in the UK	No fee
Cash withdrawals in foreign currency outside the UK	<ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • Foreign Purchase Fee No fee

Overdrafts and related services	
Arranged overdraft	<ul style="list-style-type: none"> • Arranged Overdraft Usage Fee (per monthly charging period); and £6 • Arranged Overdraft interest 19.89% EAR <p>Arranged Overdraft Usage Fees and arranged overdraft interest will only be charged if you use your arranged overdraft by more than £250.</p>
Unarranged overdraft	<ul style="list-style-type: none"> • Unarranged Overdraft Usage Fee £8 per day* <p>Charged if an unarranged overdraft of more than £10 is created on your account (9 fees per charging period (£72)).</p>
Refusing a payment due to lack of funds	<ul style="list-style-type: none"> • Unpaid Transaction Fee £8* <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>
Allowing a payment despite lack of funds	No fee
*We won't charge you more than £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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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 28 January 2019

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Service	Fee
General account services	
Maintaining the account	<ul style="list-style-type: none"> • Monthly account fee £10
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"> • SEPA (Euros) £10 • Standard international payment £22 • Urgent international payment £30
Receiving money from outside the UK	<ul style="list-style-type: none"> • Payments under £100 £1 • Payments over £100 £7
Cards and cash	
Cash withdrawal in pounds in the UK	No fee
Cash withdrawals in foreign currency outside the UK	<ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • Foreign Purchase Fee No fee

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

Account name: SELECT ACCOUNT (OVERDRAFT CONTROL)

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

Overdrafts and related services		
Arranged overdraft	<ul style="list-style-type: none"> • Arranged Overdraft Usage Fee (per monthly charging period); and • Arranged Overdraft interest <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>£6</p> <p>19.89% EAR</p>
Unarranged overdraft	<ul style="list-style-type: none"> • Unarranged Overdraft Usage Fee 	No fee
Refusing a payment due to lack of funds	<ul style="list-style-type: none"> • Unpaid Transaction Fee 	No fee
Allowing a payment despite lack of funds		No fee
Other services		
Cancelling a cheque		No fee

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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

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Service	Fee
General account services	
Maintaining the account	<ul style="list-style-type: none"> • Monthly account fee £31
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"> • SEPA (Euros) £10 • Standard international payment £22 • Urgent international payment £30
Receiving money from outside the UK	<ul style="list-style-type: none"> • Payments under £100 £1 • Payments over £100 £7
Cards and cash	
Cash withdrawal in pounds in the UK	No fee
Cash withdrawals in foreign currency outside the UK	<ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • Foreign Purchase Fee No fee

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