



Fee Information Document



Name of the account provider: Bank of Scotland plc. Halifax is a division of Bank of Scotland.

Account name: Reward Current Account

Date: 04.02.2019

- 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 terms and conditions and banking charges booklet.
- 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 Payments no fee • CHAPS £25 • Foreign currency payment £9.50 |
| Sending money outside the UK | <ul style="list-style-type: none"> • Payments in any currency £9.50 <p>A correspondent bank fee will be payable where you choose to pay the charges for the recipient</p> <ul style="list-style-type: none"> • Zone 1 (USA, Canada and Europe (non-EEA)) £12 • Zone 2 (rest of the world) £20 |
| Receiving money from outside the UK | <ul style="list-style-type: none"> • Amounts up to and including £100 £2 • Amounts over £100 £7 • SEPA credit transfers (any amount) no fee |

| Service | Fee |
|--|--|
| Cards and cash | |
| Cash withdrawal of pounds in the UK | no fee |
| Cash withdrawal of foreign currency outside the UK | <ul style="list-style-type: none"> Foreign currency cash fee £1.50 Foreign currency transaction fee 2.99% <p>These fees will also apply to withdrawals of foreign currency in the UK</p> |
| Debit Card payment in pounds | no fee |
| Debit Card payment in a foreign currency | <ul style="list-style-type: none"> Foreign currency purchase fee £0.50 Foreign currency transaction fee 2.99% |
| Overdrafts and related services | |
| Arranged overdraft | Daily fee: 1p for every full £6 you borrow each day up to £1250, a further 1p for every additional full £7 you borrow each day between £1250 and £2500, and then a further 1p for every additional full £8 you borrow each day over £2500 |
| Unarranged overdraft | no fee |
| Refusing payment due to lack of funds | no fee |
| Allowing a payment despite lack of funds | no fee |
| Other services | |
| Cancelling a cheque | <ul style="list-style-type: none"> Lost or stolen cheques no fee Other cheques £10 |

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If you're Deaf and a BSL user, you can use the SignVideo service available at halifax.co.uk/accessibility/signvideo

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