

Fee Information Document

Name of the account provider: NatWest International

Account name: International Select

Date: The information in this Fee Information Document is correct as of 01/07/2023

- 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 **Personal Banking Account Terms and Fees** or at natwestinternational.com
- A glossary of the terms used in this document is available free of charge at natwestinternational.com

Service	Fee
General account services	
Maintaining the account	Monthly account fee £8 Total annual fee £96
Payments (excluding cards)	
Direct Debit	No fee
Standing order	No fee
Sending money within the UK, Channel Islands, Isle of Man or Gibraltar	<ul style="list-style-type: none"> • Faster Payment (pounds) No fee • CHAPS (pounds) - Digital No fee • CHAPS (pounds) - Manual No fee
Sending money outside the UK, Channel Islands, Isle of Man or Gibraltar	<ul style="list-style-type: none"> • SEPA (Euros) No fee • Standard International Payment - Manual No fee plus £10 agents charge where applicable • Standard International Payment - Digital No fee plus £10 agents charge where applicable • Euro International Payments sent within the EEA*, Channel Islands, Isle of Man and Gibraltar No fee
Receiving money from outside the UK, Channel Islands, Isle of Man or Gibraltar	<ul style="list-style-type: none"> • Payments under £100 No fee • Payments over £100 £7.50 plus agents charge where applicable
Receiving Euro payments from within the EEA*, Channel Islands, Isle of Man and Gibraltar	No fee

*European Economic Area

Cards and cash		
Cash withdrawal in pounds in the UK, Channel Islands, Isle of Man or Gibraltar		No fee
Cash withdrawals in foreign currency outside the UK, Channel Islands, Isle of Man or Gibraltar	• 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	<ul style="list-style-type: none"> • Arranged Overdraft Usage Fee (per monthly charging period); and • Arranged overdraft interest 	<p>£6</p> <p>19.89% EAR</p> <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 <p>Unarranged Overdraft Usage Fees will be charged if an unarranged overdraft of more than £10 is created on your account 3 fees per charging period (£24)</p>	£8 per day*
Refusing a payment due to lack of funds	<ul style="list-style-type: none"> • Unpaid Transaction Fee <p>Unpaid Transaction Fees will be 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 (£2.15))</p>	£2.15 per charging period*
Allowing a payment despite a lack of funds		No fee
*We won't charge you more than £26.15 in a monthly charging period for an unarranged overdraft or any unpaid transactions.		
Other services		
Cancelling a cheque	Stopping a cheque (unless it has been lost or stolen)	£10

The Royal Bank of Scotland International Limited trading as NatWest International (NatWest International). Registered Office: Royal Bank House, 71 Bath Street, St. Helier, Jersey, JE4 8PJ. Tel. 01534 282850. Regulated by the Jersey Financial Services Commission.

NatWest International is a participant in the Jersey Banking Depositor Compensation Scheme. The Scheme offers protection for eligible deposits of up to £50,000. The maximum total amount of compensation is capped at £100,000,000 in any 5 year period. Full details of the Scheme and banking groups covered are available on the States of Jersey website www.gov.je/dcs or on request.

Under the scheme(s) customers are entitled to make only one claim per licensed entity regardless of the number of brands or trading names contained within that licensed entity and customers are entitled to make one claim only per licensed entity in the jurisdiction where the deposits are held. Therefore as NatWest International brand is operated by RBS International it is not licensed in its own right. A person with a deposit in NatWest International and a deposit in RBS International would thus only be entitled to make one claim.

Further details of these schemes are available on request.

NatWest International is a member of NatWest Group. NatWest Group plc - Registered in Scotland No 45551. Registered office: 36 St Andrew Square, Edinburgh EH2 2YB. The latest report and accounts are available at www.investors.natwestgroup.com. NatWest International places funds with other parts of NatWest Group and thus its financial standing is linked to the Group. Depositors may wish to form their own view on the financial standing of NatWest International and the Group based on publicly available information. The latest report and accounts are available at www.natwestinternational.com/financial-results.

As at 31 December 2019, RBS International's paid-up capital and reserves exceeded £1,581.2 million. UK resident depositors may be subject to declaration and taxation of resulting income.