

## Fee Information Document



**Name of the account provider: NatWest International**

**Account name: NatWest International - STUDENT**

Date: The information in this Fee Information Document is correct as of 15/12/2019

- 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 **Personal Banking Account Terms and Fees** or at [natwestinternational.com](http://natwestinternational.com)
- A glossary of the terms used in this document is available free of charge at [natwestinternational.com](http://natwestinternational.com)

| Service                                                                                         | Fee                                                                                                                                                                                                                                                                                                                                       |
|-------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>General account services</b>                                                                 |                                                                                                                                                                                                                                                                                                                                           |
| <b>Maintaining the account</b>                                                                  | <b>No fee</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, Channel Islands, Isle of Man or Gibraltar</b>                   | <ul style="list-style-type: none"> <li>• Faster Payment (pounds)</li> <li>• CHAPS (pounds)</li> </ul> <p><b>No fee</b><br/><b>£23</b></p>                                                                                                                                                                                                 |
| <b>Sending money outside the UK, Channel Islands, Isle of Man or Gibraltar</b>                  | <ul style="list-style-type: none"> <li>• SEPA (Euros)</li> <li>• Standard international payment</li> <li>• Euro International Payments sent within the EEA*, Channel Islands, Isle of Man and Gibraltar.</li> </ul> <p><b>No fee</b><br/><b>0.30% min £23 / max fee £40 plus £10 agents charge where applicable</b><br/><b>No fee</b></p> |
| <b>Receiving money from outside the UK, Channel Islands, Isle of Man or Gibraltar</b>           | <ul style="list-style-type: none"> <li>• Payments under £100</li> <li>• Payments over £100</li> </ul> <p><b>No fee</b><br/><b>£7.50 plus agents charge where applicable</b></p>                                                                                                                                                           |
| <b>Receiving Euro payments from within the EEA*, Channel Islands, Isle of Man and Gibraltar</b> | <b>No fee</b>                                                                                                                                                                                                                                                                                                                             |

\*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                                                                             | • Arranged Overdraft Usage Fee (per monthly charging period); and                                                                                                                                              | No fee                 |
|                                                                                                | • Arranged Overdraft interest                                                                                                                                                                                  | No fee                 |
| Unarranged overdraft                                                                           | • Unarranged Overdraft Usage Fee                                                                                                                                                                               | No fee                 |
| Refusing a payment due to lack of funds                                                        | • Unpaid Transaction Fee<br>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 (£8)) | £8 per charging period |
| Allowing a payment despite a lack of funds                                                     |                                                                                                                                                                                                                | No fee                 |
| 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.

Guernsey business address: Royal Bank Place, 1 Glatigny Esplanade, St. Peter Port, Guernsey, GY1 4BQ. Tel. 01481 703860. Regulated by the Guernsey Financial Services Commission and licensed under the Banking Supervision (Bailiwick of Guernsey) Law, 1994, as amended, the Insurance Managers and Insurance Intermediaries (Bailiwick of Guernsey) Law, 2002, and the Protection of Investors (Bailiwick of Guernsey) Law, 1987, as amended.

Isle of Man business address: 2 Athol Street, Douglas, Isle of Man, IM99 1AN. Tel. 01624 637190. Licensed by the Isle of Man Financial Services Authority in respect of Deposit Taking, Investment Business and registered as a General Insurance Intermediary.

NatWest International is the registered business name of The Royal Bank of Scotland International Limited under the Business Names Registration Act. Gibraltar business address: NatWest International House, 57 Line Wall Road, Gibraltar. Tel. 200 77737 or 200 73200. Regulated and authorised by the Financial Services Commission, Gibraltar to undertake Banking and Investment Business from 55 and 57 Line Wall Road, Gibraltar.

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](http://www.gov.je/dcs) or on request.

NatWest International is a participant in the Guernsey Banking Deposit Compensation Scheme. The scheme offers protection for 'qualifying deposits' up to £50,000, subject to certain limitations. The maximum total amount of compensation is capped at £100,000,000 in any 5 year period. Details are available from: Website: [www.dcs.gg](http://www.dcs.gg). Telephone: +44 (0)1481 722756. Post: P.O. Box 380, St Peter Port, GY1 3FY. Deposits made in a Guernsey Branch will not be covered by any equivalent scheme in any jurisdiction outside of the Bailiwick of Guernsey.

NatWest International is a member of the Isle of Man Depositors' Compensation Scheme (DCS) as set out in the Depositors Compensation Scheme Regulations 2010. To understand your eligibility under the scheme you may wish to visit <https://www.iomfsa.im/consumer-material/isle-of-man-depositors-compensation-scheme-dcs/>

The Royal Bank of Scotland International Limited trading as NatWest International is covered by the Gibraltar Deposit Guarantee Scheme ('GDGS'). The GDGS can pay compensation to depositors if a credit institution is unable to meet its financial obligations. Ordinarily, most depositors – including individuals, corporations and small businesses – can claim back up to EUR 100,000 of their deposits (or EUR 100,000 for each eligible account holder if it's a joint account). However, there are important exclusions which apply to certain depositors, which are set out on the website of the GDGS. For further information about the compensation provided by the GDGS refer to: [www.gdgb.gi](http://www.gdgb.gi)

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 The Royal Bank of Scotland Group. The Royal Bank of Scotland plc - Registered in Scotland No 83026. Registered office: 36 St Andrew Square, Edinburgh EH2 2YB. The Royal Bank of Scotland plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. The latest report and accounts are available at [www.investors.rbs.com](http://www.investors.rbs.com).

NatWest International places funds with other parts of RBS 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](http://www.natwestinternational.com/financial-results)

As at 31 December 2018, RBS International's paid-up capital and reserves exceeded £1,748 million. UK resident depositors may be subject to declaration and taxation of resulting income.