



## Fee Information Document

**Name of the account provider: Isle of Man Bank**

**Account name: Isle of Man Bank - FOUNDATION**

Date: The information in this Fee Information Document is correct as of 21/08/2024

- 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 [iombank.com](http://iombank.com)
- A glossary of the terms used in this document is available free of charge at [iombank.com](http://iombank.com)

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, Isle of Man, Channel Islands or Gibraltar	• Faster Payment (pounds)	No fee
	• CHAPS (pounds) - Digital	No fee
	• CHAPS (pounds) - Manual	£23
Sending money outside the UK, Isle of Man, Channel Islands or Gibraltar	• SEPA (Euros)	No fee
	• Standard International Payment - Manual	0.30% min £23 / max fee £40 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, Isle of Man, Channel Islands or Gibraltar	• 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		
<b>Cards and cash</b>		
Cash withdrawal in pounds in the UK, Isle of Man, Channel Islands or Gibraltar	No fee	
Cash withdrawals in foreign currency outside the UK, Isle of Man, Channel Islands 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	

<b>Overdrafts and related services</b>		
<b>Arranged overdraft</b>	• Arranged Overdraft Interest	<b>Service not available</b>
<b>Unarranged overdraft</b>	• Unarranged Overdraft Interest	<b>Service not available</b>
<b>Refusing a payment due to lack of funds</b>	• Unpaid Transaction Fee	<b>No fee</b>
<b>Allowing a payment despite a lack of funds</b>		<b>No fee</b>
<b>Other services</b>		
<b>Cancelling a cheque</b>		<b>Service not available</b>

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

Isle of Man business address: 2 Athol Street, Douglas, Isle of Man, IM99 1AN. Tel. 01624 637000. Licensed by the Isle of Man Financial Services Authority in respect of Deposit Taking, Investment Business and registered as a General Insurance Intermediary.

Isle of Man Bank 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 [iomfsa.im/consumer-material/isle-of-man-depositors-compensation-scheme-dcs/](http://iomfsa.im/consumer-material/isle-of-man-depositors-compensation-scheme-dcs/).

Isle of Man Bank 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 [investors.natwestgroup.com](http://investors.natwestgroup.com). Isle of Man Bank 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 Isle of Man Bank and the Group based on publicly available information. The latest report and accounts are available at [rbsinternational.com/financial-results](http://rbsinternational.com/financial-results).