



Fee Information Document

Name of the account provider: Isle of Man Bank

Account name: Isle of Man Bank - GOLD

Date: The information in this Fee Information Document is correct as of 18/11/2021

- 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
- A glossary of the terms used in this document is available free of charge at iombank.com

Service	Fee
General account services	
Maintaining the account	• Monthly account Fee £18
	• Total annual Fee £216
Payments (excluding cards)	
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
Receiving money from outside the UK, Isle of Man, Channel Islands or Gibraltar	• Euro International Payments sent within the EEA*, Channel Islands, Isle of Man and Gibraltar No fee
	• 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
Cards and cash	
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

*European Economic Area

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 £100</p>	<p>No fee</p> <p>7.76% EAR</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 (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>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))</p>	£8 per charging period*
Allowing a payment despite a 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	Stopping a cheque (unless it has been lost or stolen)	£10

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 <https://www.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 www.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 www.iombank.com/financial-results.

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