

the **one** account

the *One account*  
services and charges

*August 2006*

## *The One account Personal Banking Service*

The *One account* isn't just about saving money. It's about a great banking service too - one that's personal to you.

Of course, we focus on getting the basics right. But it's the extra touches that make our service different - from tips on managing your finances to our fantastic online service.

This leaflet gives you details about our services and what we'll charge you for. We won't charge you a penny for most things you'll want to do on a day-to-day basis, but there are charges for some transactions - such as buying currency or travellers cheques. When we do need to charge you for something, we'll normally add the fee to your account.

## *We won't charge you a penny for these services*

- internet banking
- 24 hour telephone banking
- monthly statement
- annual review - to help you get the most from your *One account*
- bill payments, standing orders and direct debits - online or over the phone
- paying in cheques by post
- withdrawing cash or paying in cash and cheques at any branch of The Royal Bank of Scotland
- person to person payments up to £10,000 per day
- increasing/decreasing your facility or borrowing term - you just need to call us to agree the changes first.

## What we charge you for

### General banking

- copy of a cheque £5
- duplicate statement £5
- bankers drafts £10
- stopping a cheque £10
- special presentation of a cheque £15
- same day electronic transfers within the UK £23  
*please note that we need your signed authorisation for amounts over £100,000*

### Foreign currency and payments

- travel money up to £1,000 (sent by registered post)
  - buying currency or travellers cheques £7
  - selling currency or travellers cheques £3.50
- travel money over £1,000 (sent by registered post)
  - buying or selling currency or travellers cheques  
*individually priced - please call us for details*
- foreign payments
  - foreign drafts £12
  - express money transfers £25
  - foreign payments into your account  
*individually priced - please call us for details*

### Administration charges

- If you exceed your facility with a cheque, direct debit, standing order, debit card or VISA transaction, there is an administration charge of £29 per item.
- If we need to pay any unpaid ground rent or service charge on your behalf, there is an administration charge of £50.
- If you close your *One account* within the minimum term of 5 years, there is an administration charge of £75 to cover the cost of discharging your mortgage.

## Specialist services

- personal data information requests £10
- bank reference/opinion status enquiry £10  
*If you need a basic bank reference, or confirmation that you can meet a certain financial commitment, we charge you this fee. If a company requests this information, we will also charge them VAT.*
- second charge questionnaire £100  
*If you apply to take out a second mortgage with another lender, we charge the lender this fee for completing their questionnaire.*
- preparation of a Deed of Priority £50  
*If you take out a second mortgage with another lender, we charge you this fee for preparation of a Deed of Priority.*
- mortgage reference £100  
*If another lender requests a detailed mortgage reference from us, we will charge the lender this fee.*
- letting your property £100  
*You will need our permission to let your property for a short period. To arrange this there is a fee.*
- adding or removing someone from your title deeds £150  
(plus any legal fees)

**If you need details of any other service, just ask us.**

## *When we need your written confirmation*

We'll need written confirmation from you if you wish to make a transaction of **£100,000 or more** in any one day, using the following payment methods:

- foreign drafts
- same day electronic transfers (CHAPS)
- bankers drafts
- express money transfers
- travellers cheques / foreign currency

## Using your debit card

### In the UK

- purchases free of charge
- cheque guarantees up to £250
- £450 cash machine withdrawal limit per account per day
- free cash withdrawals at virtually every cash machine in England, Scotland and Wales, including all Royal Bank of Scotland cash machines
- at a small number of cash machines, you'll be charged to withdraw cash - but you'll be notified of any charges on screen before you make a withdrawal
- in Northern Ireland, only cash withdrawals using the LINK network are free.

### Overseas

- for purchases and cash withdrawals - you'll be charged 2% of the sterling value of your transaction (min £1.50, max £4). The sterling value will include an exchange rate fee of 1.75% of the transaction value.

## Using your VISA card

### In the UK

- purchases free of charge (except when a charge is made by the retailer)
- cash withdrawals: £1.50 charge
- £500 cash withdrawal limit per day per card (cash machines only)
- £3,500 limit per week per card (cash and purchases)  
- if you need more just call us.

### Overseas

- purchases: 2.65% foreign exchange charge
- cash withdrawals: £1.50 + 2.65% foreign exchange charge.

**This leaflet is also available in braille, large print and on audio tape.**

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The *One account* is a secured personal bank account with The Royal Bank of Scotland plc.  
The One account, Woodland Place, Pinetrees Road, Norwich, NR7 9EJ.