



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 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	No fee	
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
	• 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		
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	

Overdrafts and related services		
Arranged overdraft	<ul style="list-style-type: none"> • Arranged Overdraft Usage Fee (per monthly charging period); and	Service not available
	<ul style="list-style-type: none"> • Arranged Overdraft interest 	Service not available
Unarranged overdraft	<ul style="list-style-type: none"> • Unarranged Overdraft Usage Fee 	No fee
Refusing a payment due to lack of funds	<ul style="list-style-type: none"> • Unpaid Transaction Fee 	No fee
Allowing a payment despite a lack of funds		No fee
Other services		
Cancelling a cheque		Service not available

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.