



Fee Information Document



Name of the account provider: M&S Bank
Account name: M&S Premium Current Account
Date: 31 October 2018

- 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 the **Current account charges and additional product terms**.
- A glossary of the terms used in this document is available free of charge.

Service	Fee
General account services	
Maintaining the account Includes a package of services consisting of: <ul style="list-style-type: none">• £129 worth of hot drinks vouchers for the M&S Café• £45 worth of treats and delights vouchers each year/a gift for your birthday, eg afternoon tea worth £10• £40 of M&S vouchers each year to spend in store on clothing and home• Earn triple points for every £1 you spend at M&S on your M&S Credit Card. (Representative 19.9% APR variable) Services beyond these quantities will be charged separately.	Monthly fee £10 Total annual fee £120

Payments (excluding cards)	
Sending money within the UK via Faster Payments	£0
Sending money within the UK via CHAPS	To M&S Bank accounts £12 To all other accounts £20
Sending money within the UK in a foreign currency	£250 or less £9 More than £250 £0
Sending money outside the UK	£250 or less £9 More than £250 £0 If we send money outside the EEA, we may use an intermediary bank. This intermediary and the receiving bank may also impose charges.
Receiving money from outside the UK	In a foreign currency: less than £100 £0 £100 or more £8 In pounds: less than £100 £0 £100 or more £6 We'll deduct these charges from the payment before we add it to the account.
Refusing a payment due to lack of funds	£0
Direct Debit	£0
Standing order	£0
Cards and cash	
Debit card payment in pounds	£0
Debit card payment in a foreign currency	2.75% We calculate the percentage fee on the converted amount of the debit card payment.
Cash withdrawal in pounds in the UK	£0 Other ATM providers may charge you to use their cash machines.
Cash withdrawal in a foreign currency outside the UK	2.75% We calculate the percentage fee on the converted amount of the cash withdrawal.
Overdrafts and related services	
Unarranged overdraft	£0
Allowing a payment despite lack of funds	£0
Arranged overdraft	On the first £100 0% EAR* variable Over the first £100 up to your arranged overdraft limit 15.9% EAR* variable *EAR: effective annual rate
Other services	
Cancelling a cheque	£12 No charge for cancelling lost or stolen blank cheques.