

International Payments Tariff

The following charges relate to sending and receiving international payments¹. Out-of-pocket expenses incurred, and additional charges for advice given or extra work involved in a transaction, may also be levied. Overseas banks may levy their own charges (known as Agents' Charges), which may be significant.

Making Payments via Bankline

All Currencies except Euro – Worldwide	
International Transfer ²	£15
Standard International Transfer ⁸	£15
Currency Payment to other Royal Bank of Scotland Accounts	£15
Foreign Currency Cheque	No charge
Euro – Worldwide⁵	
International Transfer ²	£15
Standard International Transfer ⁸	£0.45
Currency Payment to other Royal Bank of Scotland Accounts	£0.45
SEPA Credit Transfer ^{6&7}	£0.45
Foreign Currency Cheque	No charge
SEPA Direct Debit Claim	
SEPA Direct Debit Claim	£0.35

Receiving payments³

All currencies except Euro – Credits to accounts with Royal Bank of Scotland	
Below £101	£1
£101 and over	£7
Euro Only – Credits to accounts with Royal Bank of Scotland	
International Transfer	£0
SEPA Credit Transfer	£0
SEPA Direct Debit Collections	
Creditor ID	Free of charge
Bankline SEPA Direct Debit Module	£1,000
SEPA Direct Debit Collection	£0.18 per item
SEPA Direct Debit files processed	£5 per XML file
R-Messages (appear as Refund or Rejection on statements)	£5 per item

Tracers

Mail	£5 per item
SWIFT	£10 per item

Foreign Currency Accounts

Statements issued	No charge
Historic/duplicate statements	£5 per calendar month
Notes paid in/issued	
US \$25,000 and under	1% (min \$10)
US \$25,001–US \$100,000	0.5%
Over US \$100,000	0.25%
€25,000 and under	1% (min €10)
€25,001–€100,000	0.5%
Over €100,000	0.25%

All other currencies £25,000 and under	1% (min £5)
All other currencies £25,001–£100,000	0.5%
All other currencies over £100,000	0.25%
Cheques drawn	
Euro cheque on a Euro account	£1.20 per cheque
Any other currency cheque in the currency of the account (including multi-currency accounts)	£4 per cheque
Cheque written in Euro on a Sterling account	£20 per cheque
Any other currency cheque drawn in a currency other than the currency of the account	0.3% (min £16, max £50) per cheque
Cheque returned unpaid	£15 per cheque
Request to stop payment of a cheque	£15 per cheque
Item referred prior to payment	£15 per cheque

Enquiries⁵

Fate enquiries, amendments and cancellations of payments, including cheques	
Up to 6 months	£25 per item
6–12 months	£50 per item
Over 1 year	£100 per item
Charges incurred after payment remitted	
Copies of advices/cheques	£15 per item

Agents' Charges

Sending a payment from and to an EU/EEA Member State – when sending Euro or other currency payments to an EU/EEA Member State, (including Switzerland, Monaco, San Marino, Vatican City or Andorra) the sender must pay Royal Bank of Scotland's charges and the beneficiary must pay the beneficiary banks' charges.

When sending an international payment outside of an EU/EEA Member State, the receiving bank(s) (either intermediary and/or beneficiary bank) will usually apply a fee for handling the payment before crediting the beneficiary's account.

The Sender will usually decide who they wish to pay this/these agents' fees and has three options:

- Sender to pay Royal Bank of Scotland fee and beneficiary to pay the fees for the overseas bank(s)
- Beneficiary to pay both Royal Bank of Scotland fee and any overseas bank(s) fees.
- Sender to pay "all charges" – both the Royal Bank of Scotland fee and any overseas bank(s) fees. This option should be used if you want the beneficiary to receive the full value of the transfer (without deduction of fees).

We will not be able to tell you in advance what the recipient's bank or any overseas agent bank will charge as these charges are not within our control and may be deducted from the payment.

Please note in some cases, outside of an EU/EEA Member State where it is local banking practice, the intermediary and/or beneficiary bank may deduct their fee(s) from the payment in any event.

If you decide to pay "all charges" your account will be debited the following agent bank's charge in addition to the Royal Bank of Scotland charge for processing the payment. These fees will be as follows:

- Australasia £8.50*
- Europe (including UK) £8.50*
 - Payments to Germany, Italy and Spain:
 - Up to £35,000 or currency equivalent £8.50*
 - Above £35,000 or currency equivalent £20*
- North America £8.50*
- South Africa £8.50*
- Rest of the world £12.50*

*Exceptionally, where substantial agents' charges are levied by the receiving bank(s), we retain the right to debit a higher agent bank's charge from your account.

All agent bank's charges are subject to change and those applicable at the time of the transfer will be charged.

Notes

1. International payments comprise both cross-border payments, whether in Sterling or currency, and currency payments within the UK.
2. If the Sender wants the Beneficiary to receive the full value of the Payment, then the Sender must choose to pay all the charges. See 'Agents' Charges' in this tariff for more information about these charges. When sending Euro or other currency to EU/EEA Member States, Switzerland, Monaco, San Marino, Vatican City or Andorra, the sender must pay the Royal Bank of Scotland charges and the beneficiary must pay the beneficiary banks' charges. International Transfers can be instructed for same day or future date execution.
3. Our fee for receiving a payment electronically will be deducted from the principal amount received before we credit your account. These charges do not apply where another UK bank receives Sterling from overseas and passes the funds to our customer via the UK banking system; in such cases the receiving bank will levy its own charges.
4. We may charge a handling fee for any payments returned to your account because the beneficiary was unable to apply the payment.
5. Where any investigation has resulted from an error by Royal Bank of Scotland, or one of its agents, the fee will be waived.
6. All EU, EEA and Non-EEA countries are included.
7. A valid IBAN is required.
8. Standard International Transfers will not be available from December 2019.