



Fee Information Document

Name of the account provider: Isle of Man Bank

Account name: Isle of Man Bank - GRADUATE

Date: The information in this Fee Information Document is correct as of 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 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)	£23
Sending money outside the UK, Isle of Man, Channel Islands or Gibraltar	• SEPA (Euros)	£10
	• Standard international payment	0.30% min £23 / max fee £40
	• Urgent international payment	0.30% min £23 / max fee £40
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
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	• Payments over £100	2% (minimum £2, maximum £5)
	• Non-Sterling Transaction Fee	2.75% of withdrawal
Debit card payment in pounds	No fee	
Debit card payment in a foreign currency	• Foreign Purchase Fee	2.75% of transaction (minimum £1)

Overdrafts and related services		
Arranged overdraft		No fee
Unarranged overdraft		No fee
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
Other services		
Cancelling a cheque	Stopping a cheque (unless it has been lost or stolen)	£10
Obtaining copies of statements	£3 per request	
Certificate of credit interest	£10	
Issuing a sundry payment cheque	£12	
Special presentation of a cheque	£15	
Sterling travellers cheques – (Buying)	1% of value min £3 - max £50	

Isle of Man Bank Limited (IOMB). Registered Company Number: 1C Isle of Man. Registered Office: 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.

IOMB 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/>

IOMB is a member of The Royal Bank of Scotland Group. The Royal Bank of Scotland plc - Registered in Scotland No 83026. Registered office: 36 St Andrew Square, Edinburgh EH2 2YB. The Royal Bank of Scotland plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. The latest report and accounts are available at www.investors.rbs.com

IOMB places funds with other parts of RBS Group and thus its financial standing is linked to the Group. Depositors may wish to form their own view on the financial standing of IOMB 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 2016, Isle of Man Bank paid-up capital and reserves exceeded £73.45 million. UK resident depositors may be subject to declaration and taxation of resulting income.