



NatWest

Statement of Fees



DOMINIC CHAPLE
29 CASTLE QUAY
CASTLE LANE
BEDFORD
MK40 3FE

**National Westminster
Bank Plc**
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Bedford
MK40 1YN
www.natwest.com
0345 788 8444

Account	SELECT ACCOUNT
Account identification	600213 62267949 GB07NWBK60021362267949 NWBKGB2L
Period	From 01st November 2018 to 31st October 2019
Date	17th December 2019

- This document provides you with an overview of all the fees for services linked to your payment account during the period shown above.
- It also informs you about any interest you may have paid or earned during this time.
- Information on individual transactions and account balance can be found on your account statements.

Summary of fees and interest

Total fees paid (total package of services fees and total fees paid)	£40.00
Total interest paid	£0.00
Total interest earned	interest not applicable

Detailed statement of fees paid on the account

Service		Fee		
Service	Number of times the service was used	Unit fee	Number of times the fee was charged	Total
General account services				
Maintaining the account Select Monthly Account Fee		£0.00	Fee not charged	£0.00
Payments (excluding cards)				
Direct Debit		£0.00	Fee not charged	£0.00
Sending money within the UK Faster Payment (pounds)		£0.00	Fee not charged	£0.00
Overdrafts and related services				
Unarranged overdraft Unarranged Overdraft Usage Fee 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)). We won't charge you more than £80 in a monthly charging period for an unarranged overdraft or any unpaid transactions Allowing a payment despite lack of funds	5	£8.00	5	£40.00
		£0.00	Fee not charged	£0.00
Total fees paid				£40.00

Detail of interest paid on the account

	Interest rate	Interest
SELECT ACCOUNT Arranged Overdraft	19.89% EAR	£0.00
Total interest paid		£0.00

Detail of interest earned on the account

	Interest rate	Interest
SELECT ACCOUNT		
Total interest earned		interest not applicable

Additional information

- Please note that any fee refunds, waivers or reversals that have been applied to your account are not documented on the Statement of Fees.
- Please note that fees from your previous product may be applied.
- Promotional offer rates will not be displayed, the amount you paid is accurately reflected.
- You will not be charged for ATM transactions using RBS Group ATMs, including Ulster Bank ATMs in the Republic of Ireland. If you use an RBS Group ATM, it will not be recorded in this Statement of Fees.
- If you have changed account type during the Statement of Fees period you may see a difference in your used and charged fees or a pro-rata or partial fee applied.
- You may see an inconsistency between the figures in the 'Number of times the service was used' and the 'Number of times the fee was charged' columns. This can be for the following reasons:
 1. Some charges are applied the following month (i.e. if you use your service in September, it may be charged in October.)
 2. If a waiver was applied to the account.
 3. If you have changed your account over the past year. Sometimes this may appear as 'pro-rata' or that a partial fee has been applied.
- For more information on the Statement of Fees visit natwest.com/statement-of-fees.

Here's a reminder about what you could be charged for unarranged overdrafts

Fee	When could it be charged?	Amount	Maximum	
Unarranged Overdraft Usage Fee	If an unarranged overdraft of more than £10 is created on your account*	£8 per day	Nine fees per charging period (£72)	The monthly cap on unarranged overdraft charges is £80
Unpaid Transaction Fee	If you instruct a payment that would create an unarranged overdraft and we decide not to make the payment	£8	One fee per charging period (£8)	

*not charged on student accounts

- Each current account will set a monthly maximum charge for:
 - going overdrawn when you have not arranged an overdraft; or
 - going over/past your arranged overdraft limit (if you have one).
- This cap covers any:
 - interest and fees for going over/past your arranged overdraft limit;
 - fees for each payment your bank allows despite lack of funds; and
 - fees for each payment your bank refuses due to lack of funds.

This is a standard definition of the maximum monthly charge that all banks are required to use, but please remember that we don't charge interest for going into an Unarranged Overdraft.

We'll only change our fees or terms if we have a valid reason and we'll always explain in advance. If we increase our charges like those detailed in this letter, we'll always provide you with at least 60 days' notice.

And remember...

To help manage your money, you can:

- Use our easy and simple mobile banking app to manage your money on the go and check on recent transactions. Go to www.natwest.com/mobile to find out more. The app is available to Online Banking customers with a UK or international mobile number in specific countries.
- Look out for alerts to help manage your account. Make sure your mobile number and email address are up to date so that we can send these to you.
- Register for balance alerts – we can let you know when your balance reaches a certain level. To register visit www.natwest.com/alerts or use our mobile banking app.
- Take advantage of Overdraft Control, which is available on our Select Account and can help you avoid charges by stopping, where possible, any payment that would take you into an unarranged overdraft. There's more information on our website.
- Use Open Banking – this allows you to provide banks and other online providers with secure access to your account information that can then help you manage your current accounts in a way that suits your needs. If you'd like more information about Open Banking you can visit our website.

It's important that you regularly review your account to ensure it meets your needs and remains suitable for you. If you'd like to convert to another account or close your account altogether, let us know and we'll help you with that. If you'd prefer to take an account with another provider, you can use the Current Account Switch Service (CASS) which offers a secure and easy way to switch in 7 days.

As part of a regulatory requirement, an independent service quality survey was conducted to ask customers of the 16 largest personal current account providers if they would recommend their provider to friends or family. NatWest ranked 7th and the results of this survey can be found on our home page at www.natwest.com.

