



## Fee Information Document

**Name of the account provider: Investec Bank plc**

**Account name: Voyage account**

**Date: 23 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 Investec Bank plc Banking Relationship Agreement and the Additional Conditions for the Voyage account.
- A glossary of the terms used in this document is available free of charge.

Service	Fee	
<b>General account services</b>		
<b>Maintaining the account</b> Voyage account	Annually <b>Total annual fee</b>	£500.00 <b>£500.00</b>
<b>Payments (excluding cards)</b>		
<b>Direct debit</b>		No additional fee
<b>Standing order</b>		No additional fee
<b>Sending money within the UK</b>		No additional fee

<b>Sending money outside the UK</b>		No additional fee
<b>Receiving money from outside the UK</b>		No additional fee
<b>Cards and cash</b>		
<b>Cash withdrawal in pounds in the UK</b>		No additional fee
<b>Cash withdrawal in foreign currency outside the UK</b>	Currency conversion fee	2% of the value of the transaction
<b>Debit card payment in pounds</b>		No additional fee
<b>Debit card payment in a foreign currency</b>	Currency conversion fee	2% of the value of the transaction
<b>Overdrafts and related services</b>		
<b>Refusing a payment due to lack of funds</b>		No additional fee
<b>Allowing a payment despite lack of funds</b>		No additional fee
<b>Arranged overdraft</b>	Use of the arranged overdraft facility	No additional fee
	Arranged overdraft debit interest For borrowing up to £1,000	0.00% per annum
	For borrowing above £1,000 but within your arranged overdraft limit	5.00% per annum above the Bank of England base rate (as that rate varies from time to time)
<b>Unarranged overdraft</b>	Use of the unarranged overdraft facility	No additional fee
	Unarranged overdraft debit interest	15.00% per annum above the

		Bank of England base rate (as that rate varies from time to time)
<b>Other services</b>		
<b>Cancelling a cheque</b>		No additional fee
<b>AXA travel insurance</b>		No additional fee
<b>Priority Pass</b>	For you and up to one guest in a single lounge visit	No additional fee
	If you invite more than one guest in a single lounge visit	£15 per guest per visit

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