

# ePay Virtual Charges Schedule

General information		Charges		
Currency	Sterling	Euro	US Dollar	
Annual Percentage Rate (APR)		N/A		
Interest Free Period	No interest is charged when balance is settled in full each month			
Annual Card Fee		N/A		
Non-Currency Transaction Fee		2.75%		
Late Payment Fee	2% of outstanding balance (min. £10)	2% of outstanding balance (min. €12)	2% of outstanding balance (min. \$15)	
Returned Payment Fee	£30	€36	\$47	
Copy of Statement/Report	£10	€12	\$15	
Implementation Fee		Negotiable		
Annual Licence Fee		Negotiable		
Mobile Servicing		Free		
Online Card Management Service Setup, Training and Standard Reporting		Free		
Online Card Management Service Dynamic Reporting and Expense Management		Price on request		
File Transfer Monthly Maintenance Fee		Negotiable		

## Changes to ePay Virtual Charges

Bank of Scotland reserves the right to make changes to charges in accordance with the ePay Virtual Product Terms and Conditions and Conditions of Use. We may direct you to the website for further details of any changes.

Issue date: August 2022.

### Our service promise

If you experience a problem, we will always try to resolve it as quickly as possible. Please bring it to the attention of any member of staff. Our complaints procedures are published at [bankofscotland.co.uk/business/contactus](https://bankofscotland.co.uk/business/contactus)

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Please contact us if you would like this information in an alternative format such as Braille, large print or audio.

If you have a hearing or speech impairment you can use Relay UK. More information on the Relay UK Service can be found at [relayuk.bt.com](https://relayuk.bt.com)

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We adhere to The Standards of Lending Practice which are monitored and enforced by the LSB: [www.lendingstandardsboard.org.uk](https://www.lendingstandardsboard.org.uk) and apply to businesses which have an annual turnover of no more than £25m.