

## smile gold credit card Tariff

All **smile** online banking services are free.

Charges are only made for the following special services:

### cash advances

**£3 or 3% of value**  
(which ever is the greater)

\*Please note that the purchase of Travellers Cheques, Foreign currency or Gambling Transactions with the card is subject to the same handling charge.

### overseas transactions charge

(this applies when buying currency or when you use your debit/credit card abroad)

**purchases - 2.75% cash conversion fee.**  
**cash withdrawals - £3 Sterling or 3% (whichever the greater) cash advance fee and 2.75% cash conversion**

### 'bounced' direct debit payments into your account

**£12**

### stopping a credit card cheque

**£10**

### 'bouncing' a credit card cheque unpaid

**£30**

### use of credit card cheques

**2% of cheque value - min £2, max £25**

### late payment fee

**£12**

### charge for exceeding your credit limit

**£12**

### copy of a statement

(if original statement is less than 6 months old and available online)

**£2.50**, or if it's within the last 6 months, print it off yourself free

### copy of a statement

(if original statement is more than 6 months old and no longer available online)

**£10**

### withdrawals from VISA ATM machines

**3% or £3**  
(whichever is the greater)

### copy of a sales voucher

(e.g. a copy of your debit/credit card slips)

**£5**

### minimum payment

**2% or £5**

### subject access request (SAR)

**£10**