

Pricing, Fees and Limits

Version 1.6

Last updated: April 04 2023

These pricing, fees and limits apply immediately for new NatWest Rooster Money customers.

Previous version

Subscriptions	Price
Virtual Pocket Money and Star tracker	FREE
Rooster Card (monthly)	£1.99 There is a 1 month free trial on the card subscription (subject to the fees and limits stated)
Rooster Card (annual)	£19.99 There is a 1 month free trial on the card subscription (subject to the fees and limits stated)

<p>Rooster Card Subscription (NatWest Group Customer Offer)</p> <p>Rooster Card Subscription (usually costing £1.99 per month per card or £19.99 per year per card) with NatWest Rooster Money for up to three Rooster Cards</p>	<p>Free for so long as you remain a NatWest Group customer and your kids are aged between six and 17.</p> <p>You need to be a National Westminster Bank plc, Royal Bank of Scotland plc or Ulster Bank existing customer (collectively the “NatWest Group”), over 18, a UK resident and be registered for either mobile or online banking.</p> <p>For full offer terms see roostermoney.com/gb/natwest-offer/</p>
<p>Creative Cards</p>	<p>£4.99 fee</p> <p>(one-off fee on top of subscription)</p>

<p>Spending in GBP</p> <p>(Subject to fair usage limits and fees)</p>	<p>Cost</p>
<p>Online</p>	<p>FREE*</p>
<p>UK shops (in person)</p>	<p>FREE*</p>

UK ATMs	FREE* <i>Note some ATMs may charge additional fees</i>
*Maximum number of spends per day	15 <i>Any subsequent spends may be charged at £0.50 per transaction.</i>
*Maximum number of spends within 7 days	25 <i>Any subsequent spends may be charged at £0.50 per transaction.</i>
Foreign Currency Spending ** (Subject to fair usage limits and fees)	
Online	FREE*
International shops (in person)	FREE*
International ATMs	FREE* <i>Note some ATMs may charge additional fees</i>

** Foreign Currency Spending is free for up to £50 per calendar month, spending above that limit will have a fee charged at 3% of the transaction amount.

<p>Loading the Parent Account (All loads are instantly credited to your Parent Account and are subject to fair usage limits and fees)</p>	<p>Cost</p>
<p>Load by debit card (automated or manual), load by bank transfer (Faster Payment or BACS)</p>	<p>FREE</p> <p><i>Loads are free for up to 3 per day and 10 per calendar month. Any subsequent loads will incur a £0.50 fee per load.</i></p>
<p>Load by CHAPS transfer</p>	<p>£10</p>
<p>Loads from personal UK accounts (bank account or associated bank card)</p>	<p>Permitted</p>
<p>Loads from business accounts (bank account or associated bank card) or international accounts (such as PayPal, eBay, weTransfer, etc.)</p>	<p>Not permitted</p> <p><i>Your account may be frozen and funds returned to source with a £25 chargeback processing administration fee for each return.</i></p>

<p>Transfers out of your Parent Account</p> <p>(Transfers out can take until the end of the next business day to reach your designated bank account. Users are also unable to make a load to the parent account and transfer money out within 24 hours).</p>	
<p>Transfers to a UK bank account</p>	<p>FREE*</p>

*Transfers out are free for up to 2 times per calendar month. Any subsequent transfers will be charged £0.50 per transaction.

Administrative Fees	Cost
<p>Card replacement fee (lost, stolen or damaged)</p>	<p>FREE</p>
<p>Returning any money you may hold with us after you cancel your subscription (up to 12 months after cancellation)</p>	<p>FREE</p>
<p>Returning any money you may hold with us after you cancel your subscription (more than 12 months after cancellation)</p>	<p>£5</p>
<p>Chargeback Processing Administration fee**</p>	<p>£25</p>

** If your account is loaded by a third party, and that person disputes the transaction and we are required to return the funds loaded, we may recoup any funds lost and charge you a Chargeback Processing Administration fee.

Rooster Card Fair Usage Limits and Fees

Please note that these are the default **MAXIMUM** limits. You can set limits on each Card for yourself in the app, provided that they are within the limits laid out below. So if you only want your children to have a maximum daily spend of say £10, you can do that.

Parent Account Limits	Limits per Family Account
Maximum Parent Account balance (including all cards)	£10,000
Minimum Parent Account load	£2 Loading less than the minimum load will incur a £0.50 fee per load.
Maximum Parent Account load	£1,000
Maximum Parent Account load per day	£1,000
Annual load limit to Parent Account	£10,000
Maximum number of Parent Account loads per day	3

Maximum number of Parent Account loads per month	10
Number of free transfers out per month	2 Each transfer out thereafter will cost £0.50 until the next calendar month.

If you go over these limits, your Parent Account may be charged or frozen, and you will need to contact Customer Support to find out what to do next.

Other Card Limits	<i>Limits per Rooster Card</i>
Maximum Card daily ATM withdrawal	£200
Maximum Card ATM withdrawals per day	4
Maximum Card ATM withdrawals within 7 days	10
Maximum Card spend in a single day	£1,000
Contactless spending limit	£45

If you go over these limits, you may be charged a fee of £0.50 per transaction.

