

Our Fees

The Nomo Plan

FREE No minimum balance requirement

- Fee-free UK and international spending*
- Fee-free Apple Pay and Google Pay payments*
- Free Nomo debit card
- Free cash withdrawals in the UK (ATM rates may apply)
- Free transfers to and from UK bank accounts
- GBP, USD, EUR, KWD, AED, SAR Current Accounts
- GBP, USD and EUR Fixed Term Deposits
- Low, transparent fees for international transfers
- Instant spending with your virtual debit card
- Account opening direct from your smartphone
- Deposits up to £85,000 are covered by the FSCS protection scheme
- 24/7 control of your account through your app
- Multilingual support (English and Arabic)

*Fee-free when you spend using an available balance in the local currency.



PAYMENTS

Card payments in the UK: FREE

Card payments outside the UK: FREE*

Apple Pay payments: FREE*

CASH

Cash withdrawals in the UK: FREE (ATM rates may apply)

Cash withdrawals outside the UK: FREE* (ATM rate may apply)

UK TRANSFERS

Receiving UK bank transfers: FREE (charges may be applied by the sending bank)

Sending UK bank transfers: FREE

INTERNATIONAL TRANSFERS

Receiving international transfers: FREE (charges may be applied by the sending bank)

Sending international transfers (Low-cost payment): 0.30 GBP
Our most affordable way to move money around the world, using local payment routes such as ACH, Faster Payments, and SEPA. (or currency equivalent: 0.35 USD, 0.35 EUR)

Sending international transfers (SWIFT):
There are 2 fee options:

SHA – You and the recipient share the transfer fee. The fee is taken from the transfer amount, so less is received by the recipient. 6 GBP
(or currency equivalent: 7 USD, 6.90 EUR, 26 AED, 2.20 KWD, 26.50 SAR)

OUR – As the sender, you pay the whole fee up front. The recipient receives the transfer amount in full. 17 - 31 GBP (or equivalent)
Fee is dependent on recipient country.

EXCHANGES

Foreign exchange conversion fee: 1%
Applied when transferring money between your currency accounts

Weekend foreign exchange conversion fee (for KWD and AED only): 2%
Applied when transferring money between your currency accounts

Card foreign exchange fee: 2%
Applied when GBP balance is used due to insufficient funds in local currency

CARDS

First debit card delivery: FREE

Replacement for lost or damaged debit card: FREE

Virtual debit card: FREE

Discover more about how our fees are Sharia-compliant [here](#).

To view this in the regulator's standardised format please click [here](#).

A glossary of all terms used in this document is also available [here](#).