

# Our Fees

## The Nomo Plan

£9.00 / month\*

First 3 months free

(No monthly fee when you maintain a combined balance of £20,000)\*\*

- Fee-FREE spending in GBP
- FREE contactless physical debit card
- FREE cash withdrawals in the UK (ATM rates may apply)
- LOW, and transparent fees for international transfers
- Send and receive money within the UK FREE of charge
- Grow your wealth in GBP and USD with Fixed Term Deposits
- Deposits up to £85,000 are covered by the FSCS protection scheme
- Open an account within minutes direct from your iPhone
- Instant spending with your virtual debit card
- 24/7 control of your account through your app
- Multilingual support (English and Arabic)
- Effortless payments with Apple Pay

[Less...](#)



### PAYMENTS

Point-of-sale payments in the UK:	FREE
Point-of-sale payments outside the UK:	FX fee of 2.5% of payment value

### CASH

Cash withdrawals in the UK:	FREE (ATM rates may apply)
Cash withdrawals outside the UK:	0.5% cash fee + 2.5% FX fee of withdrawn value

### TRANSFERS

Sending and receiving money within the UK:	FREE
Receiving money from outside the UK:	FREE (charges may be applied by the sending bank)
Sending money outside the UK:	Service offered via Wise (Wise rates apply)
Sending from USD account:	\$20 / transfer

### CARDS

First debit card delivery:	FREE
Replacement for lost or damaged debit card:	£10
Virtual debit card:	FREE
Apple Pay:	FREE (FX fees apply for non-GBP transactions)

\*The account fee is £9 per month. If there are insufficient funds in your GBP account, we will attempt to take the equivalent amount (based on the daily market exchange rate) from your USD account.

\*\*The £9 monthly account fee will be charged on the 1st of every calendar month (irrespective of weekends or UK Bank Holidays) unless your combined average balance for the previous month was equal to or more than GBP 20,000. We will calculate your combined average balance based on your average daily balance across your GBP, USD and Fixed Term Deposit (FTD) accounts for the previous calendar month. USD will be converted using a daily market exchange rate between USD/GBP.

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](#).