

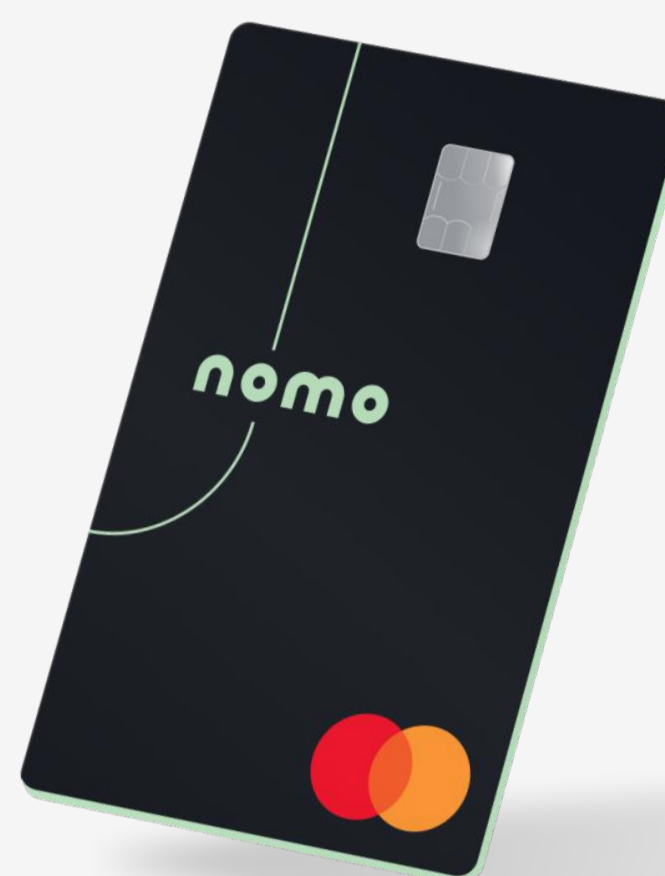
# Our Fees

Download fees as a PDF [here](#).

## The Nomo Plan

**FREE** No minimum balance requirement

- Fee-free UK and international spending
- Fee-free Apple Pay payments
- Free physical and virtual debit cards
- Free cash withdrawals in the UK (ATM rates may apply)
- Free transfers to and from UK bank accounts
- GBP and USD Current Accounts
- GBP and USD Fixed Term Deposits
- Low, transparent fees for international transfers
- Instant spending with your virtual debit card
- Account opening within minutes 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)



### 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 money outside the UK (Wise): Wise rates apply

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): 6 GBP  
This type of payment goes through the international SWIFT network and is much easier to track than Low-cost payments. The transfer fee is shared between you and the recipient (SWIFT SHA). (or currency equivalent: 7 USD, 6.90 EUR, 26 AED, 2.20 KWD, 26.50 SAR)

### EXCHANGES

FX conversion: 1%

Weekend FX conversion (for KWD and AED only): 2%

### CARDS

First debit card delivery: FREE

Replacement for lost or damaged debit card: FREE

Virtual debit card: FREE