

# Our Fees

## 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)

[less...](#)



### PAYMENTS

Card payments in the UK:	FREE
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Card payments outside the UK:	FREE
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Apple Pay payments:	FREE
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### CASH

Cash withdrawals in the UK:	FREE (ATM rates may apply)
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Cash withdrawals outside the UK:	FREE (ATM rate may apply)
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### UK TRANSFERS

Receiving UK bank transfers:	FREE (charges may be applied by the sending bank)
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Sending UK bank transfers:	FREE
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### INTERNATIONAL TRANSFERS

Receiving international transfers:	FREE (charges may be applied by the sending bank)
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Sending money outside the UK (Wise):	Wise rates apply
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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%
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Weekend FX conversion (for KWD and AED only):	2%
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### CARDS

First debit card delivery:	FREE
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Replacement for lost or damaged debit card:	FREE
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Virtual debit card:	FREE
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