



Name of the account provider: Nomo Bank

Account Name: Current Account

Date: This Fee Information Document (FID) takes effect from 04/04/2022

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account which are not listed here. Full information is available in your product Terms and Conditions and in the Fees documents.
- A glossary of the terms used in this document is available free of charge on the website.

Service	Fee
General account services	
Maintaining the account	<ul style="list-style-type: none"> • 9 GBP monthly fee (or equivalent using market exchange rate) after the initial 3-month period of waived account • 0 GBP for the first 3 months after onboarding • 0 GBP if the customer maintains a combined average account balance of at least 20,000 GBP for the previous calendar month • The combined average balance is calculated using the average daily balance across your GBP, USD and Fixed Term Deposit (FTD) accounts for the previous calendar month • USD is converted using a daily market exchange rate between USD/GBP <p>Any applicable account fees will be charged on 1st of every calendar month</p>
Payments (excluding cards)	
Direct Debit	Not currently offered
Standing orders	Not currently offered
Sending money within the UK	To Nomo accounts: <ul style="list-style-type: none"> • 0 GBP

	<p>To all other UK accounts:</p> <ul style="list-style-type: none"> • 0 GBP if sending in GBP
Sending money outside the UK	<p>From GBP account: Provided by Wise (see additional services below)</p> <p>From USD account: 0 USD</p>
Receiving money from outside the UK	0 GBP
Cards and cash	
Issuing a debit card	<ul style="list-style-type: none"> • First debit card delivery: 0 GBP • Virtual debit card: 0 GBP • Replacement for lost or damaged debit card: 10 GBP • Replacement for lost or damaged Metal card*: 100GBP <p>*Metal card is subject to status and is no longer offered to new clients</p>
Cash withdrawal in GBP	0 GBP
Cash withdrawal in foreign currency	0.5% fee for withdrawing cash + 2.5% FX fee
Debit card payment in GBP	0 GBP
Debit card payment in foreign currency	FX fee of + 2.5% of payment value
Overdrafts and related services	
Arranged overdraft	Not currently offered
Unarranged overdraft	Not currently offered

Other services	
Cancelling a cheque	Not currently offered
Refusing a payment due to lack of funds	0 GBP
Allowing a payment despite lack of funds	0 GBP

Information on additional services	
Information on fees for services exceeding the quantity of services covered by the package of services (excluding fees listed above)	
Service	Fee
Internal money transfer Via Wise	See https://wise.com/ for details

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