

# Our Fees

## The Nomo Plan

**FREE**    No minimum balance requirement

- Fee-free UK and international spending
- Fee-free Apple Pay payments
- Free 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, USD and EUR 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 international transfers (Low-cost payment): Our most affordable way to move money around the world, using local payment routes such as ACH, Faster Payments, and SEPA.	0.30 GBP (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

FX conversion:	1%
Weekend FX conversion (for KWD and AED only):	2%

### CARDS

First card for customers with a Current Account balance of less than 3000 GBP (or equivalent across other currencies combined; Fixed Term Deposits and Instant Access Saver balances are excluded):	10 GBP
First card for customers with a Current Account balance of 3000 GBP or more (or equivalent across other currencies combined; Fixed Term Deposits and Instant Access Saver balances are excluded):	FREE
Replacement for lost, damaged or stolen debit card:	FREE
Virtual debit card:	FREE