

# Monese Fees & Limits

## Fees

We've set out the fees for your Monese Account below, which detail the core services of normal use of your Monese Account. The fees shown in euros apply if you have a Monese EUR Account, the fees shown in pounds sterling apply if you have a Monese GBP Account and the fees shown in lei apply if you have a Monese RON Account. We generate our revenue from the core fees that we charge to you. The other fees are charged to you when you use certain services on your Monese Account on an ad-hoc basis. If you have more than one Monese Account, you'll only be charged the monthly or annual subscription fees shown below for your Primary Monese Account and not for any other Monese Account you hold alongside.

The fees described under the heading 'Live Plans' are available to all customers whereas the fees described under the heading 'Legacy Plans' are only available to those customers already on the plans described in that section.

If you open your Monese Account, the Plans and any features of the Plans available to you, including any fees and top-up requirements, may be different to the descriptions in this Agreement depending on the country you live in. Where this is the case, we will send you an email as soon as you have successfully opened your Monese Account, to explain any differences to your Plan, the features of your Plan, including any fees and top-up requirements. This information will also be displayed in your Monese App. If you do not like any of the changes described in the email, you are entitled to close your Monese Account at any time (see section 2.38 for details on closing your Monese Account).

## Live Plans

## Starter

Core Account
Monthly Fee: <b>Free</b>
Monese Account Opening: <b>Free</b>
Closing your Monese Account: <b>Free</b>
Issuance of Virtual Monese Card: <b>Free</b>
First physical Monese Card with your Monese GBP Account or Monese EUR Account or Monese RON Account: <b>Free (£4.95 / €4.95 / 19.95 lei standard delivery fee applies)</b>
Additional physical Monese card: <b>Free (£4.95 / €4.95 / 19.95 lei standard delivery fee applies)</b>
Card replacement (in case of being lost or stolen): <b>£4.95 / €4.95 / 19.95 lei (An additional £4.95 / €4.95 / 19.95 lei standard delivery fee applies)</b>
Checking your balance and transactions in-App: <b>Free</b>

E-mail alerts, mobile notifications, in-App and SMS messages: **Free (standard operator SMS charges may apply)**

Locking and unlocking Monese Card: **Free**

Monese Customer Service: **Free**

Money Management Features: **Free**

### Top-ups & Deposits

EU Customer Debit Card top-up: **Free**

International Debit Card top-up: **Free**

Sofort top-up: **2% per transaction**

Cash top-up via Paysafecash (available for Monese EUR and RON Accounts only): **3.5% per Transaction (€3 / 15 lei minimum fee applies)**

Post Office cash load (available for Monese GBP Account only): **3.50% (minimum £3)**

PayPoint cash load (available for Monese GBP Account only): **3.50% (minimum £3)**

### Sending and receiving money & Transfers

Real time transfers between Monese Accounts (including pots) owned by the same user: **Free (subject to currency exchange fee)**

Real time transfers between Monese Accounts owned by different users: **Free (subject to currency exchange fee)**

Outgoing domestic and international transfers allowance: **50 transactions per month**

Outgoing domestic and international transfers: **Free (subject to currency exchange fee) within allowance. £0.2 / €0.2 / 1 lei per transfer outside of allowance**

Incoming bank transfers: **Free**

Direct Debits: **Free**

Currency exchange on outgoing real time transfers between Monese Accounts, whether owned by the same user or between different users: **Your money is converted at the wholesale exchange rate. An adjustment fee of 1% of transaction value is applied on the weekends i.e. Friday 4pm GMT until Monday 6am GMT)**

Currency exchange on outgoing international transfers from the Monese App: **Your money is converted at the wholesale exchange rate plus the currency exchange fee displayed in the Monese App before the payment is confirmed (currency exchange fees start from 2.5% of transaction value, minimum €2 / £2 / 8 lei). An additional fee of 1% of transaction value is applied on the weekends i.e. Friday 4pm GMT until Monday 6am GMT)**

### Card Spend

Apple/Google pay: **Free**

Purchases with Monese Card (Online and POS) in card currency: **Free**

Purchases with Monese Card (Online and POS) in foreign currency if in Pounds sterling, Euro, Romanian lei and Swedish krona: **Free, Mastercard wholesale exchange rate applies**

Purchases with Monese Card (Online and POS) in foreign currency other than Pounds sterling, Euro, Romanian lei and Swedish krona: **Mastercard wholesale exchange rate plus 2% of the transaction value**

### Withdrawals:

ATM withdrawals: **€1.5 / £1.5 / 5 lei per ATM withdrawal (subject to currency exchange fees)**

Cashback cash withdrawal in store (available for Monese GBP Account only): **Free**

Currency exchange on using the Monese Card for ATM withdrawals in Pounds sterling, Euro, Romanian lei and Swedish krona: **Mastercard wholesale exchange rate**

Currency exchange on using the Monese Card for ATM other than Pounds sterling, Euro, Romanian lei and Swedish krona: **Mastercard wholesale exchange rate plus 2% of the transaction value (minimum €2 / £2 / 8 lei on ATM withdrawals)**

## Essential (UK Only)

### Core Account

Monthly Fee: **£1.95 / €1.95 / 8.95 lei** for using any number of Monese Accounts (for example if you hold a Monese Essential GBP Account and a Monese Essential EUR Account as well, you'll only pay **£1.95 / €1.95** in total). After paying your first monthly fee when joining Monese Essential GBP, you won't pay a monthly fee if you don't have any money in your Monese Account.

Annual Fee: **£19.95 / €19.95 / 74.95 lei** for using any number of Monese Accounts (for example if you hold a Monese Essential GBP Account and Monese Essential EUR Account as well, you'll only pay **£19.95 / €19.95** in total).

Monese Account Opening: **Free**

Closing your Monese Account: **Free**

Issuance of Virtual Monese Card: **Free**

First physical Monese Card with your Monese GBP Account or Monese EUR Account or Monese RON Account: **Free (free standard delivery)**

Second physical Monese Card with your Monese GBP Account or Monese EUR Account or Monese RON Account: **Free (£4.95 / €4.95 / 19.95 lei standard delivery fee applies)**

Card replacement (in case of being lost/stolen or expired): **Free (£4.95 / €4.95 / 19.95 lei standard delivery fee applies)**

Checking your balance and transactions in-App: **Free**

E-mail alerts, mobile notifications, in-App and SMS messages: **Free (standard operator SMS charges may apply)**

Locking and unlocking Monese Card: **Free**

Monese Customer Service: **Free**

Money Management Features: **Free**

## Top-ups & Deposits

EU Customer Debit Card top-up: **Free**

International Debit Card top-up: **Free**

Top-up made via Sofort: **1% per transaction**

Cash top-up via Paysafecash (available for Monese EUR and RON Accounts only): **3.50% per Transaction (€3 / 15 lei minimum fee applies)**

Post Office cash load (available for Monese GBP Account only): **3.50% (minimum £3)**

PayPoint cash load (available for Monese GBP Account only): **3.50% (minimum £3)**

## Sending and receiving money & Transfers

Real time transfers between Monese Accounts (including pots) owned by the same user: **Free (subject to currency exchange fee)**

Real time transfers between Monese Accounts owned by different users: **Free (subject to currency exchange fee)**



Outgoing domestic and international transfers allowance: **50 transactions per month**

Outgoing domestic and international transfers: Free (subject to currency exchange fee) within allowance. **£0.2 / €0.2 / 1 lei per transfer outside of allowance.**

Incoming bank transfers: **Free**

Direct Debits: **Free**

Currency exchange on outgoing real time transfers between Monese Accounts, whether owned by the same user or between different users: **Your money is converted at the wholesale exchange rate. An adjustment fee of 1% of transaction value is applied on the weekends i.e. Friday 4pm GMT until Monday 6am GMT).**

Currency exchange on outgoing international transfers from the Monese App: **Your money is converted at the wholesale exchange rate plus the currency exchange fee displayed in the Monese App before the payment is confirmed (currency exchange fees start from 2% of transaction value, minimum €2 / £2 / 8 lei). An additional fee of 1% of transaction value is applied on the weekends i.e. Friday 4pm GMT until Monday 6am GMT).**

### Card Spend

Apple/Google pay: **Free**

Purchases with Monese Card (Online and POS) in card currency: **Free**

Purchases with Monese Card (Online and POS) in foreign currency if in Pounds sterling, Euro, Romanian lei and Swedish krona: **Free, Mastercard wholesale exchange rate applies**

Purchases with Monese Card (Online and POS) in foreign currency other than Pounds sterling, Euro, Romanian lei and Swedish krona: **Mastercard wholesale exchange rate plus 0.5% of the transaction value**

#### **Withdrawals:**

ATM allowance: **£200 / €200 / 1000 lei**

Cashback cash withdrawal in store (available for Monese GBP Account only): **Free within allowance**

Fee applicable once ATM allowance detailed above is exceeded: **2% per Transaction**

Currency exchange on using the Monese Card for ATM withdrawals in foreign currency in Pounds sterling, Euro, Romanian lei and Swedish krona: **Free within allowance at Mastercard wholesale exchange rate**

Currency exchange on using the Monese Card for ATM withdrawals in currencies other than Pounds sterling, Euro, Romanian lei and Swedish krona: **Mastercard wholesale exchange rate plus 0.5% of the transaction value (minimum €2 / £2 / 8 lei on ATM withdrawals)**

#### Insurance:

Bills Protection: Free within limits

## Classic

#### Core Account

Monthly Fee: **£5.95 / €5.95 / 24.95 lei** for using any number of Monese Accounts (for example if you hold a Monese Classic GBP Account and Monese Classic EUR Account as well, you'll only pay **£5.95 / €5.95** in total). After paying your first monthly fee when joining Monese Classic GBP, you won't pay a monthly fee if you don't have any money in your Monese Account.

Annual Fee: **£49.95 / €49.95 / 205.95 lei** for using any number of Monese Accounts (for example if you hold a Monese Classic GBP Account and Monese Classic EUR Account as well, you'll only pay **£49.95 / €49.95** in total).

Monese Account Opening: **Free**

Closing your Monese Account: **Free**

Issuance of Virtual Monese Card: **Free**

First physical Monese Card with your Monese GBP Account or Monese EUR Account or Monese RON Account: **Free (free standard delivery)**

Second physical Monese Card with your Monese GBP Account or Monese EUR Account or Monese RON Account: **Free (£4.95 / €4.95 / 19.95 lei standard delivery fee applies)**

Card replacement (in case of being lost/stolen or expired): **Free (£4.95 / €4.95 / 19.95 lei standard delivery fee applies)**

Checking your balance and transactions in-App: **Free**

Locking and unlocking Monese Card: **Free**

Money Management Features: **Free**

E-mail alerts, mobile notifications, in-App and SMS messages: **Free (standard operator SMS charges may apply)**

Monese Customer Service: **Free**

## Top-ups & Deposits

EU Customer Debit Card top-up: **Free**

International Debit Card top-up: **Free**

Top-up made via Sofort: **Free**

Cash top-up allowance: **£400 / €400 / 2500 lei**

Cash top-up via Paysafecash (available for Monese EUR and RON Accounts only): **Free within Cash top-up Allowance**

Post Office cash load (available for Monese GBP Account only): **Free within Cash top-up Allowance**

PayPoint cash load (available for Monese GBP Account only): **Free within Cash top-up Allowance**

Fee applicable once Cash top-up allowance detailed above is exceeded: **3.5% per Transaction (€3 / 15 lei minimum fee applies for Paysafecash)**

## Sending and receiving money & Transfers

Real time transfers between Monese Accounts (including pots) owned by the same user: **Free (subject to currency exchange fee)**

Real time transfers between Monese Accounts owned by different users: **Free (subject to currency exchange fee)**

Outgoing domestic and international transfers allowance: **100 transactions per month**

Outgoing domestic and international transfers: **Free (subject to currency exchange fee) within allowance. £0.2 / €0.2 / 1 lei per transfer outside of allowance.**

Incoming bank transfers: **Free**

Direct Debits: **Free**

Currency exchange on outgoing real time transfers between Monese Accounts, whether owned by the same user or between different users: **Your money is converted at the wholesale exchange rate at no adjustment**

Currency exchange on outgoing international transfers from the Monese App: **Your money is converted at the wholesale exchange rate plus the currency exchange fee displayed in the Monese App before the payment is confirmed (currency exchange fees start from 0.5% of transaction value, minimum €2 / £2 / 8 lei).**

## Card Spend

Apple/Google pay: **Free**

Purchases with Monese Card (Online and POS) in card currency: **Free**

Purchases with Monese Card (Online and POS) in international currency: **Free, Mastercard wholesale exchange rate applies**

## Withdrawals:

ATM allowance: **£500 / €900 / 4500 lei**

Cashback cash withdrawal in store (available for Monese GBP Account only): **Free within allowance**

Fee applicable once ATM allowance detailed above is exceeded: **2% per Transaction**

Currency exchange on using the Monese Card for ATM withdrawals in foreign currency: **Free within allowance, Mastercard wholesale exchange rate applies**

### Insurance (UK only):

Bills Protection: **Free within limits**

## Premium

### Core Account

Monthly Fee: **£14.95 / €14.95 / 69.95 lei** for using any number of Monese Accounts (for example if you hold a Monese Premium GBP Account and Monese Premium EUR Account as well, you'll only pay **£14.95 / €14.95** in total). After paying your first monthly fee when joining Monese Premium GBP, you won't pay a monthly fee if you don't have any money in your Monese Account.

Annual Fee: **£124.95 / €124.95 / 585.95 lei** for using any number of Monese Accounts (for example if you hold a Monese Classic GBP Account and Monese Classic EUR Account as well, you'll only pay **£124.95 / €124.95** in total).

Monese Account Opening: **Free**

Closing your Monese Account: **Free**

Issuance of Virtual Monese Card: **Free**



First physical Monese Card with your Monese GBP Account or Monese EUR Account or Monese RON Account: **Free (free standard delivery)**

Second physical Monese Card with your Monese GBP Account or Monese EUR Account or Monese RON Account: **Free (free standard delivery)**

Card replacement (in case of being lost/stolen or expired): **Free (free standard delivery)**

Checking your balance and transactions in-App: **Free**

Locking and unlocking Monese Card: **Free**

Money Management Features: **Free**

E-mail alerts, mobile notifications, in-App and SMS messages: **Free (standard operator SMS charges may apply)**

Monese Customer Service: **Free Priority Service**

### Top-ups & Deposits

EU Customer Debit Card top-up: **Free**

International Debit Card top-up: **Free**

Top-up made via Sofort: **Free**

Cash top-up allowance: **£1000 / €1000 / 7500 lei**

Cash top-up via Paysafecash (available for Monese EUR and RON Accounts only): **Included in Cash top-up Allowance**

Post Office cash load (available for Monese GBP Account only): **Free within Cash top-up Allowance**

PayPoint cash load (available for Monese GBP Account only): **Free within Cash top-up Allowance**

Fee applicable once Cash top-up allowance detailed above is exceeded: **3.5% per Transaction (€3 / 15 lei minimum fee applies for Paysafecash)**

### **Sending and receiving money & Transfers**

Real time transfers between Monese Accounts (including pots) owned by the same user: **Free**

Real time transfers between Monese Accounts owned by different users: **Free**

Outgoing domestic and international transfers allowance: **200 transactions per month**

Outgoing domestic and international transfers: **Free (subject to currency exchange fee) within allowance. £0.2 / €0.2 / 1 lei per transfer outside of allowance.**

Incoming bank transfers: **Free**

Direct Debits: **Free**

Currency exchange on outgoing real time transfers between Monese Accounts, whether owned by the same user or between different users: **Your money is converted at the wholesale exchange rate at no adjustment**

Currency exchange on outgoing international transfers from the Monese App: **Your money is converted at the wholesale exchange rate at no adjustment**

### Card Spend

Apple/Google pay: **Free**

Purchases with Monese Card (Online and POS) in card currency: **Free**

Purchases with Monese Card (Online and POS) in international currency: **Free, Mastercard wholesale exchange rate applies**

#### **Withdrawals:**

ATM allowance: **£1500 / €2500 / 12500 lei**

ATM allowance: **Free within allowance**

Cashback cash withdrawal in store (available for Monese GBP Account only): **Free within allowance**

Fee applicable once ATM allowance detailed above is exceeded: **2% per Transaction**

Currency exchange on using the Monese Card for ATM withdrawals in foreign currency: **Free within allowance, Mastercard wholesale exchange rate applies**

#### **Insurance (UK only):**

Bills Protection: **Free within limits**

Purchase Protection: **Free within limits**

## Joint Account

### Core Account

Monthly Fee: **Free**

Monese Account Opening: **Free**

Closing your Monese Account: **Free**

Issuance of Virtual Monese Card: **Free**

First physical Monese Card with your Monese GBP Account or Monese EUR Account or Monese RON Account: **Free (£4.95 / €4.95 / 19.95 lei standard delivery fee applies)**

Second physical Monese Card with your Monese GBP Account or Monese EUR Account: **Free (£4.95 / €4.95 / 19.95 lei standard delivery fee applies)**

Card replacement (in case of being lost/stolen or expired): **Free (£4.95 / €4.95 / 19.95 lei standard delivery fee applies)**

Checking your balance and transactions in-App: **Free**

Locking and unlocking Monese Card: **Free**

Money Management Features: **Free**

E-mail alerts, mobile notifications, in-App and SMS messages: **Free (standard operator SMS charges may apply)**

Monese Customer Service: **Free**

### Top-ups & Deposits

EU Customer Debit Card top-up: **Free**

International Debit Card top-up: **Free**

Top-up made via Sofort: **Free within ATM & Top-up Allowance (see below)**

Cash top-up via Paysafecash (available for Monese EUR and RON Accounts only): **3.5% per Transaction (€3 / 15 lei minimum fee applies)**

Post Office cash load (available for Monese GBP Account only): **3.50% (minimum £3)**

PayPoint cash load (available for Monese GBP Account only): **3.50% (minimum £3)**

### **Sending and receiving money & Transfers**

Real time transfers between Monese Accounts (including pots) owned by the same user: **Free (subject to currency exchange fee)**

Real time transfers between Monese Accounts owned by different users: **Free (subject to currency exchange fee)**

Outgoing domestic and international transfers allowance: **50 transactions per month**

Outgoing domestic and international transfers: **Free (subject to currency exchange fee) within allowance. £0.2 / €0.2 / 1 lei per transfer outside of allowance.**

Incoming bank transfers: **Free**

Direct Debits: **Free**

Currency exchange on outgoing real time transfers between Monese Accounts, whether owned by the same user or between different users: **Your money is converted at the wholesale exchange rate at no adjustment**

Currency exchange on outgoing international transfers from the Monese App: **Your money is converted at the wholesale exchange rate plus a deduction of the currency exchange fee displayed in the app before the payment is confirmed (currency exchange fees start from 2% of transaction value, minimum £2 / €2 / 8 lei)**

### Card Spend

Apple/Google pay: **Free**

Purchases with Monese Card (Online and POS) in card currency: **Free**

Purchases with Monese Card (Online and POS) in foreign currency if in Pounds sterling, Euro, Romanian lei and Swedish krona: **Free, Mastercard wholesale exchange rate applies**

Foreign Currency Spend Allowance (Monese Card only): **£2000 / €2000 / 10,000 lei**



Purchases with Monese Card (Online and POS) in foreign currency other than Pounds sterling, Euro, Romanian lei and Swedish krona: **Free within allowance, Mastercard wholesale exchange rate applies**

Fee applicable once Foreign Currency Spend Allowance is exceeded: **2% per Transaction, Mastercard wholesale exchange rate applies**

### Withdrawals:

ATM & top-up Allowance: **The allowance is shared between all of your Monese Accounts: £200 / €200 / 1000 lei**

ATM withdrawals worldwide: **Free within ATM & Top up Allowance**

Cashback cash withdrawal in store (available for Monese GBP Account only): **Free within ATM & Top up Allowance**

Fee applicable once ATM & top-up allowance detailed above is exceeded: **2% per Transaction**

## Legacy Plans

### Simple

#### Core Account

Monthly Fee: **Free**

Annual Fee: **Free**

Monese Account Opening: **Free**

Closing your Monese Account: **Free**

Issuance of Virtual Monese Card: **Free**

First physical Monese Card with your Monese GBP Account or Monese EUR Account: **Free (£4.95 / €4.95 / 19.95 lei - standard delivery fee applies)**

Second physical Monese Card with your Monese GBP Account or Monese EUR Account: **Free (£4.95 / €4.95 / 19.95 lei standard delivery fee applies)**

Card replacement (in case of being lost/stolen or expired): **Free (£4.95 / €4.95 / 19.95 lei standard delivery fee applies)**

Checking your balance and transactions in-App: **Free**

Locking and unlocking Monese Card: **Free**

Money Management Features: **Free**

E-mail alerts, mobile notifications, in-App and SMS messages: **Free (standard operator SMS charges may apply)**

Monese Customer Service: **Free**

### Top-ups & Deposits

EU Customer Debit Card top-up: **Free**

International Debit Card top-up: **Free**

Top-up made via Sofort: **Free within ATM & Top-up Allowance (see below)**

Top up via Paysafecash (available for Monese EUR and RON Accounts only): **3.5% per Transaction (€3 / 15 lei minimum fee applies)**

Post Office cash load (available for Monese GBP Account only): **3.50% (minimum £3)**

PayPoint cash load (available for Monese GBP Account only): **3.50% (minimum £3)**

## Sending and receiving money & Transfers

Real time transfers between Monese Accounts (including pots) owned by the same user: **Free (subject to currency exchange fee)**

Real time transfers between Monese Accounts owned by different users: **Free (subject to currency exchange fee)**

Outgoing domestic and international transfers allowance: **50 transactions per month**

Outgoing domestic and international transfers: **Free (subject to currency exchange fee) within allowance. £0.2 / €0.2 / 1 lei per transfer outside of allowance.**

Incoming bank transfers: **Free**

Direct Debits: **Free**

Currency exchange on outgoing real time transfers between Monese Accounts, whether owned by the same user or between different users: **Your money is converted at the wholesale exchange rate at no adjustment**

Currency exchange on outgoing international transfers from the Monese App: **Your money is converted at the wholesale exchange rate plus a deduction of the currency exchange fee displayed in the app before the payment is confirmed (currency exchange fees start from 2% of transaction value, minimum £2 / €2 / 8 lei)**

## Card Spend

Apple/Google pay: **Free**

Purchases with Monese Card (Online and POS) in card currency: **Free**

Purchases with Monese Card (Online and POS) in foreign currency if in Pounds sterling, Euro, Romanian lei and Swedish krona: **Free, Mastercard wholesale exchange rate applies**

Foreign Currency Spend Allowance (Monese Card only): **£2000 / €2000 / 10,000 lei**

Monese Card purchases (Online and POS) in foreign currency other than Pounds sterling, Euro, Romanian lei and Swedish krona, including: **Free within allowance, Mastercard wholesale exchange rate applies**

Fee applicable once Foreign Currency Spend Allowance is exceeded: **2% per Transaction, Mastercard wholesale exchange rate applies**

## Withdrawals:

ATM & Top up Allowance. The allowance is shared between all of your Monese Accounts: **£200 / €200 / 1000 lei**

ATM withdrawals worldwide: **Free within allowance**

Cashback cash withdrawal in store (available for Monese GBP Account only): **Free within allowance**

Fee applicable once ATM & top-up allowance detailed above is exceeded: **2% per Transaction**

## Plus

### Core fees

Monthly Fee: **€4.95 / £4.95 / 19.95 lei** for using any number of Monese Accounts (for example if you hold a Monese Plus Account and Monese Plus EUR Account as well, you'll only pay **€4.95 in total**). After paying your first monthly fee when joining Monese Plus, you won't pay a monthly fee if you don't have any money in your Monese Account.

Monese Account Opening: **Free**

Closing your Monese Account: **Free**

Issuance of Virtual Monese Card: **Free**

First physical Monese Card with your Monese GBP Account or Monese EUR Account: **Free (free standard delivery)**

Additional/lost/family physical Monese card: **Free (£4.95 / €4.95 / 19.95 lei standard delivery fee applies)**

Checking your balance and transactions in-App: **Free**

E-mail alerts, mobile notifications, in-App and SMS messages: **Free (standard operator SMS charges may apply)**

Locking and unlocking Monese Card: **Free**

Monese Customer Service: **Free**

Money Management Features: **Free**

### Top-ups & Deposits

EU Customer Debit Card top-up: **Free**

International Debit Card top-up: **Free**

Sofort top-up: **Free**

Cash top-up via Paysafecash (available for Monese EUR and RON Accounts only): **€2.5 / 12 lei per Transaction**

Post Office cash load (available for Monese GBP Account only): **£1 per transaction**

PayPoint cash load (available for Monese GBP Account only): **2.50% (minimum £1)**

### **Sending and receiving money & Transfers**

Real time transfers between Monese Accounts (including pots) owned by the same user: **Free (subject to currency exchange fee)**

Real time transfers between Monese Accounts owned by different users: **Free (subject to currency exchange fee)**

Outgoing domestic and international transfers allowance: **100 transactions per month**

Outgoing domestic and international transfers: **Free (subject to currency exchange fee) within allowance. £0.2 / €0.2 / 1 lei per transfer outside of allowance**

Incoming bank transfers: **Free**



Direct Debits: **Free**

Currency exchange on outgoing real time transfers between Monese Accounts, whether owned by the same user or between different users: **Your money is converted at the wholesale exchange rate at no adjustment**

Currency exchange on outgoing international transfers from the Monese App: **Your money is converted at the wholesale exchange rate plus a deduction of the currency exchange fee displayed in the app before the payment is confirmed (currency exchange fees start from 0.5% of transaction value, minimum £2 / €2 / 8 lei)**

### Card Spend

Apple/Google pay: **Free**

Purchases with Monese Card (Online and POS) in card currency: **Free**

Currency exchange for purchases with Monese Card (Online and POS) in foreign currency if in Pounds sterling, Euro, Romanian lei and Swedish krona: **Free, Mastercard wholesale exchange rate applies**

Currency exchange for purchases with Monese Card (Online and POS) in foreign currency other than Pounds sterling, Euro, Romanian lei and Swedish krona: **Mastercard wholesale exchange rate plus 0.5% of the transaction value**

## Withdrawals

ATM withdrawals: **6 free transactions in your monthly fee period from all your Monese Accounts combined (€1.5 / £1.5 / 6 lei per withdrawal from 7th transaction. Subject to currency exchange fees)**

Cashback cash withdrawal in store (available for Monese GBP Account only): **Free**

Currency exchange on using the Monese Card for ATM withdrawals in international currencies in Pounds sterling, Euro, Romanian lei and Swedish krona: **Free, Mastercard wholesale exchange rate applies**

Currency exchange on using the Monese Card for ATM withdrawals in international currencies other than Pounds sterling, Euro, Romanian lei and Swedish krona: **Mastercard wholesale exchange rate plus 0.5% of the transaction value**

# Limits

## Monese GBP Account

### MONESE ACCOUNT LIMITS IF YOU CHOOSE TO OPEN A MONESE GBP ACCOUNT

When applying for a Monese GBP Account, you can choose your Plan in the Monese App and find the full Monese Account Limits in the table below.

You can choose to apply for a Monese Joint Account with another person with the below limits applying to both Monese Account and Monese Card holders.

### All Plans

## Limits

Monese Account Maximum Balance: **£ 40,000**

Cash top-up via Post Office Per transaction: **Min £5, Max £250**

Cash top-up via Post Office Per day: **Min n/a, Max £500**

Cash top-up via Post Office Per week: **Min n/a, Max £1,300**

Cash top-up via Post Office Per month (30 days): **Min n/a, Max £1,300**

Cash top-up via PayPoint Per transaction: **Min n/a, Max £249**

Cash top-up via PayPoint Per day: **Min n/a, Max £500**

Cash top-up via PayPoint Per week: **Min n/a, Max £1,300**

Cash top-up via PayPoint Per month (30 days): **Min n/a, Max £1,300**

Top up via debit card Daily: **Min £10 Max £500 (total of 2 top-ups)**

Top up via debit card Monthly: **Min £10 Max £1,500 (total of 10 top-ups)**

Incoming UK Faster Payment Per Transaction: **Min n/a Max £40,000**

Incoming UK Faster Payment Per Day: **Min n/a Max £40,000**

Incoming UK BACS Payment Per Transaction: **Min n/a Max £40,000**

Incoming UK BACS Payment Per Day: **Min n/a Max £40,000**

Card Purchases Per Transaction: **Max £4,000**

Card Purchases Per Day: **Max £7,000**

Cash Withdrawal ATM Per Day: **Max £300**

Outgoing UK Faster Payment Per Day: **Max £40,000**

Outgoing UK Direct Debit Payment Per Day: **Max £40,000**

## **Essential plan (UK only)**

## Limits

Bills Protection (Accident, Sickness & Involuntary Loss of Employment) Limit per claim: **£ 600**

Bills Protection (Accident, Sickness & Involuntary Loss of Employment) Waiting Period: **30 days**

Bills Protection (Accident, Sickness & Involuntary Loss of Employment) Qualifying Period: **0 days**

Bills Protection (Hospitalisation Stay) Limit per day: **£15**

Bills Protection (Hospitalisation Stay) Aggregate Limit per year: **£ 450**

Bills Protection (Hospitalisation Stay) Maximum benefit duration: **30 days**

Bills Protection (Hospitalisation Stay) Waiting Period: **48 hours**

Bills Protection (Hospitalisation Stay) Qualifying Period (sickness): **30 days**

Bills Protection (Hospitalisation Stay) Qualifying Period (accident): **0 days**

## Classic plan (UK only)

## Limits

Bills Protection (Accident, Sickness & Involuntary Loss of Employment) Limit per claim: **£ 1,200**

Bills Protection (Accident, Sickness & Involuntary Loss of Employment) Waiting Period: **30 days**

Bills Protection (Accident, Sickness & Involuntary Loss of Employment) Qualifying Period: **0 days**

Bills Protection (Hospitalisation Stay) Limit per day: **£30**

Bills Protection (Hospitalisation Stay) Aggregate Limit per year: **£ 900**

Bills Protection (Hospitalisation Stay) Maximum benefit duration: **30 days**

Bills Protection (Hospitalisation Stay) Waiting Period: **48 hours**

Bills Protection (Hospitalisation Stay) Qualifying Period (sickness): **30 days**

Bills Protection (Hospitalisation Stay) Qualifying Period (accident): **0 days**

Purchase Protection Limit per Claim: **£1,000**

Purchase Protection Aggregate Limit per year: **£2,500**

Purchase Protection Deductible (minimum value): **£50**

Purchase Protection Maximum Days from date of purchase or delivery: **90 days**

## Premium plan (UK only)

Limits
Bills Protection (Accident, Sickness & Involuntary Loss of Employment) Limit per claim: <b>£ 1,800</b>
Bills Protection (Accident, Sickness & Involuntary Loss of Employment) Waiting Period: <b>30 days</b>
Bills Protection (Accident, Sickness & Involuntary Loss of Employment) Qualifying Period: <b>0 days</b>
Bills Protection (Hospitalisation Stay) Limit per day: <b>£50</b>
Bills Protection (Hospitalisation Stay) Aggregate Limit per year: <b>£ 1,500</b>

Bills Protection (Hospitalisation Stay) Maximum benefit duration: **30 days**

Bills Protection (Hospitalisation Stay) Waiting Period: **48 hours**

Bills Protection (Hospitalisation Stay) Qualifying Period (sickness): **30 days**

Bills Protection (Hospitalisation Stay) Qualifying Period (accident): **0 days**

Purchase Protection Limit per Claim: **£4,000**

Purchase Protection Aggregate Limit per year: **£10,000**

Purchase Protection Deductible (minimum value): **£50**

Purchase Protection Maximum Days from date of purchase or delivery: **180 days**

## Monese EUR Account

### **MONESE ACCOUNT LIMITS IF YOU CHOOSE TO OPEN A MONESE EUR ACCOUNT**

When applying for a Monese EUR Account, you can choose your Plan in the Monese App and find the full Monese Account Limits in the table below.

You can choose to apply for a Monese Joint Account with another person with the below limits applying to both Monese Account and Monese Card holders.



## All Plans

Limits
Monese Account Maximum Balance: <b>€50,000</b>
Incoming SEPA Transfer Per transaction: <b>Min n/a, Max €50,000</b>
Incoming SEPA Transfer Per day: <b>Min n/a, Max €50,000</b>
Card Purchases Per Transaction: <b>Max €4,000</b>
Card Purchases Per Day: <b>Max €7,000</b>
Cash Withdrawal ATM Per Day: <b>Max €750</b>
Cash Withdrawal ATM Per Month: <b>Max €7,500</b>
Outgoing SEPA Transfers Per Day: <b>Max €50,000</b>
Outgoing SEPA Direct Debit payment Per Day: <b>Max €50,000</b>

Top up via Debit card Daily: **Min €10, Max €500 (total of 2 top ups)**

Top up via Debit card Monthly: **Min €10, Max €1,500 (total of 10 top ups)**

Top up via Sofort Daily (24 hour rolling): **Min €10, Max €500**

Top up via Sofort Monthly (30 day rolling): **Min €10, Max €1,500**

Top up via Paysafecash Daily: **Min €10, Max €500**

Top up via Paysafecash Monthly: **Min €10, Max €1,000**

Top up via Paysafecash Annual: **Min €10, Max €5,000**

## Monese RON Account

### MONESE ACCOUNT LIMITS IF YOU CHOOSE TO OPEN A MONESE EUR ACCOUNT

When applying for a Monese EUR Account, you can choose your Plan in the Monese App and find the full Monese Account Limits in the table below.

### All Plans

Limits

Monese Account Maximum Balance: **150,000 lei**

Top up via Debit card Daily: **Min 50 lei Max 2,500 lei (total of 2 top-ups)**

Top up via Debit card Monthly: **Min 50 lei Max 7,500 lei (total of 10 top-ups)**

Transfond payment Per Transaction: **Min n/a Max 49,999 lei**

Transfond payment Per Day: **Min n/a Max 49,999 lei**

Card Purchases Per Transaction: **Max 20,999 lei**

Card Purchases Per Day: **Max 35,000 lei**

Cash withdrawal via ATM Per Day: **Max 1,500 lei**

Top up using via Paysafecash Per Day: **Min 50 lei, Max 2,500 lei**

Top up using via Paysafecash Monthly: **Min 50 lei, Max 5,000 lei**

Top up using via Paysafecash Annual: **Min 50 lei, Max 25,000 lei**

