



Fee Information Document



Name of the account provider: Monese Ltd.

Account name: Monese personal account

Date: Effective from 8th October 2020

- 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 the Terms and Conditions.
- A glossary of the terms used in this document is available free of charge.

Service	Fee
General account services	
Maintaining the account	
Simple plan/Joint account	Free
Classic plan	Monthly £5.95 / €5.95 / 9.95 lei Yearly £49.95 / €49.95 / 82.95 lei
Premium plan	Monthly £14.95 / €14.95 / 69.95 lei Yearly £124.95 / €124.95 / 585.95 lei
See the Package of Services table below for details of these packages	
Payments (excluding cards)	
Direct Debit	Free
Standing order	Free

Sending money in the account currency	Free
Receiving money in the account currency	Free
Sending foreign currencies	<div>Simple plan / Joint accounts 2%, with a £2/€2/8 lei minimum</div> <div>Classic plan Starting from 0.5% fee (see additional services information below), with a £2/€2/8 lei minimum</div> <div>Premium plan Free</div>
Receiving money in foreign currencies	Free
Cards and cash	
Debit card	Free (delivery fee may apply)
First debit card delivery	<div>Simple plan / Joint accounts £4.95/€4.95/19.95 lei</div> <div>Classic plan Free</div> <div>Premium plan Free</div>
Second debit card delivery	<div>Simple plan / Joint accounts £4.95/€4.95/19.95 lei</div> <div>Classic plan £4.95/€4.95/19.95</div> <div>Premium plan Free</div>
Debit card replacement delivery	<div>Simple plan / Joint accounts £4.95/€4.95/19.95</div> <div>Classic plan £4.95/€4.95/19.95 lei</div> <div>Premium plan Free</div>

Debit card payment in GBP, EUR, RON or SEK (including Apple Pay / Google Pay)		Free
Debit card payment in a foreign currency other than GBP, EUR, RON or SEK (including Apple Pay / Google Pay)	Simple plan / Joint accounts	Free within your allowance, 2% fee after
	Classic plan	Free within your allowance, 2% fee after
	Premium plan	Free
Cash withdrawals	Simple plan / Joint accounts	Free within your allowance, 2% fee after
	Classic plan	Free within your allowance, 2% fee after
	Premium plan	Free
Post Office cash load (GBP accounts only)	Simple plan / Joint accounts	2% fee, with a £2 minimum
	Classic plan	Free within your allowance, 2% fee after that
	Premium plan	Free
PayPoint cash load (GBP accounts only)	Simple plan / Joint accounts	3.5% fee, with a £3.50 minimum
	Classic plan	Free within your allowance, 2% fee after that
	Premium plan	Free
Top-up via Paysafecash (EUR and RON accounts only)	Simple plan / Joint accounts	2.5% fee
	Classic plan	Free within your allowance, 2% fee after that, with a €2 / 10 lei minium fee
	Premium	Free

Top-up made via Sofort (EUR accounts only)	Simple plan / Joint accounts	Free within your allowance, 2% fee after that
	Classic plan	Free within your allowance, 2% fee after that
	Premium plan	Free
Overdrafts and related services		
Refusing a payment when you don't have enough money		Free
Other services		
		Not applicable

Package of services	Fee
<p>'Simple plan/Joint account' Includes:</p> <p>ATM allowance First £200/€200/1,000 lei free each month for these services:</p> <p>Cash withdrawal in GBP, EUR, RON or SEK Cash withdrawal in in a currency other than GBP, EUR, RON or SEK Top-up via Sofort (EUR accounts only)</p> <p>Foreign currency spend allowance First £2,000/€2,000/10,000 lei free for each month for these services:</p> <p>Debit card payment in a currency other than GBP, EUR, RON or SEK Apple Pay/Google Pay transactions in a in a currency other than GBP, EUR, RON or SEK</p> <p>Issuance of a virtual Monese card</p>	Free

<p>Real time transfer between Monese accounts</p> <p>EU customer debit card top-up</p> <p>International debit card top-up</p> <p>Checking your balance and transactions in-app</p> <p>Locking and unlocking your Monese card</p> <p>Money management features</p> <p>Email alerts, mobile notifications, in-app and SMS messages</p> <p>Monese customer service</p>					
<p>‘Classic plan’ Includes:</p> <p>ATM & top-ups allowance First £900/€900/4,500 lei free each month for these services:</p> <p>Cash withdrawal in in GBP, EUR, RON or SEK Cash withdrawal in currencies other than GBP, EUR, RON or SEK</p> <p>Post office cash load (GBP accounts only) PayPoint cash load (GBP accounts only) Top-up via Sofort (EUR accounts only) Top-up via Paysafecash (EUR and RON accounts only)</p> <p>Foreign currency spend allowance First £9,000/€9,000/45,000 lei free for each month for these services:</p> <p>Debit card payment in a currency other than GBP, EUR, RON or SEK Apple Pay/Google Pay transactions in a currency other than GBP, EUR, RON or SEK</p>	<table> <tr> <td>Each month</td> <td>£5.95/€5.95/9.95 lei</td> </tr> <tr> <td>Or each year</td> <td>£49.95/€49.95/82.95 lei</td> </tr> </table>	Each month	£5.95/€5.95/9.95 lei	Or each year	£49.95/€49.95/82.95 lei
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<p>Issuance of a virtual Monese card</p> <p>Real time transfer between Monese accounts</p> <p>EU customer debit card top-up</p> <p>International debit card top-up</p> <p>Checking your balance and transactions in-app</p> <p>Locking and unlocking your Monese card</p> <p>Money management features</p> <p>Email alerts, mobile notifications, in-app and SMS messages</p> <p>Monese customer service</p>	
<p>‘Premium plan’ Includes:</p> <p>ATM & top-ups allowance Unlimited free allowance for these services:</p> <p>Cash withdrawal in GBP, EUR, RON or SEK Cash withdrawal in currencies other than GBP, EUR, RON or SEK Post office cash load (GBP accounts only) PayPoint cash load (GBP accounts only) Top-up via Sofort (EUR accounts only) Top-up via Paysafecash (EUR and RON accounts only)</p> <p>Foreign currency spend allowance Unlimited free allowance for each month for these services:</p> <p>Debit card payment in a currency other than GBP, EUR, RON or SEK Apple Pay/Google Pay transactions in a in a currency other than GBP, EUR, RON or SEK</p>	<p>Each month £14.95/€14.95/69.95 lei Or each year £124.95/€124.95/585.95 lei</p>

Issuance of a virtual Monese card Real time transfer between Monese accounts EU customer debit card top-up International debit card top-up Checking your balance and transactions in-app Locking and unlocking your Monese card Money management features Email alerts, mobile notifications, in-app and SMS messages Priority Monese customer service	
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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
Standard international payment fee	Classic plan 0.5%
BRL international payment fee	Classic plan 1.4%
RON international payment fee	Classic plan 0.75%
TRY international payment fee	Classic plan 0.7%
CHF international payment fee	Classic plan 1.5%
International payments to other Monese accounts	Free

Linked services list

Term	Definition
maintaining the account	The account provider operates the account for use by the customer.
arranged overdraft	The account provider and the customer agree in advance that the customer may borrow money when there is no money left in the account. The agreement determines a maximum amount that can be borrowed, and whether fees and interest will be charged to the customer.
unarranged overdraft	The customer borrows money when there is no money left in the account (or when the customer has gone past their arranged overdraft limit) and this has not been agreed with the account provider in advance.
refusing a payment due to lack of funds	The account provider refuses a payment from the customer's account because there is not enough money in it (or it would take the customer past their arranged overdraft limit).
allowing a payment despite lack of funds	The account provider allows a payment to be made from the customer's account although there is not enough money in it (or it would take the customer past their arranged overdraft limit).
direct debit	The customer permits someone else (recipient) to instruct the account provider to transfer money from the customer's account to that recipient. The account provider then transfers money to the recipient on a date or dates agreed by the customer and the recipient. The amount may vary.
standing order	The account provider makes regular transfers, on the instruction of the customer, of a fixed amount of money from the customer's account to another account.
sending money within the UK	The account provider transfers money, on the instruction of the customer, from the customer's account to another account in the UK.
sending money outside the UK	The account provider transfers money, on the instruction of the customer, from the customer's account to another account outside the UK.
receiving money from outside the UK	When money is sent to the customer's account from an account outside the UK.
cash withdrawal in pounds in the UK	The customer takes cash out of the customer's account in pounds at a cash machine, bank or Post Office in the UK.
cash withdrawal in foreign currency outside the UK	The customer takes cash out of the customer's account in foreign currency at a cash machine or, where available, at a bank outside the UK.
debit card payment in pounds	The customer uses their debit card to make a payment in pounds. This can be in a shop, online or over the phone.
debit card payment in a foreign currency	The customer uses their debit card to make a payment in foreign currency. This can be in a shop, online or over the phone.
cancelling a cheque	The customer asks the account provider to cancel a cheque that the customer has written.