



## Fee Information Document



**Name of the account provider:** Monese Ltd.

**Account name:** Monese GBP account (legacy plans)

**Date:** Effective from 8<sup>th</sup> 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
<b>General account services</b>	
<b>Maintaining the account</b>	
Starter plan	Free
Plus plan	Monthly £4.95 / €4.95 / 19.95 lei
See the Package of Services table below for details of these packages	
<b>Payments (excluding cards)</b>	
<b>Direct Debit</b>	Free
<b>Standing order</b>	Free
<b>Sending money in the account currency</b>	Free

<b>Receiving money in the account currency</b>	<b>Free</b>
<b>Sending foreign currencies</b>	<b>Free (subject to currency exchange fee, see additional services below)</b>
<b>Receiving money from outside the UK</b>	<b>Free</b>
<b>Cards and cash</b>	
<b>First debit card delivery</b>	<b>Starter plan                      £4.95 / €4.95</b>
	<b>Plus plan                              Free</b>
<b>Debit card replacements</b>	<b>£4.95 / €4.95 / 19.95 lei</b>
<b>Debit card payment in GBP, EUR, RON or SEK (including Apple Pay / Google Pay)</b>	<b>Free</b>
<b>Debit card payment in foreign currencies other than those included above (including Apple Pay / Google Pay)</b>	<b>Starter plan                      Starting from 2% fee (see additional services information below)</b>
	<b>Plus plan                              Starting from 0.5% fee (see additional services information below)</b>
<b>Cash withdrawal in GBP, EUR, RON or SEK</b>	<b>Starter plan                      £1.50 / €1.50 / 6 lei</b>
	<b>Plus plan                              6 free withdrawals across all Monese accounts each month. £1.50 / €1.50 / 6 lei after</b>
<b>Cash withdrawal in foreign currencies other than GBP, EUR, RON or SEK</b>	<b>Starter plan                      £1.50 / €1.50 / 6 lei (subject to currency exchange fee, see additional details below)</b>
	<b>Plus plan                              6 free withdrawals across all Monese accounts each month. £1.50 / €1.50 / 6 lei after (subject</b>

	to currency exchange fee, see additional details below)	
<b>Post Office cash load (GBP accounts only)</b>	Starter plan	<b>2% fee, with a £2 minimum</b>
	Plus plan	<b>£1</b>
<b>PayPoint cash load (GBP accounts only)</b>	Starter plan	<b>3.5% fee, with a £3 minimum</b>
	Plus plan	<b>2.5% fee, with a £1 minimum</b>
<b>Paysafecash cash load (EUR and RON accounts only)</b>	Starter plan	<b>2.5% fee, with a €2.50 / 12 lei minimum</b>
	Plus plan	<b>€2.50 / 12 lei</b>
<b>Sofort top-up (EUR and RON accounts only)</b>		<b>Free</b>
<b>Overdrafts and related services</b>		
<b>Refusing a payment when you don't have enough money</b>		<b>Free</b>
<b>Other services</b>		
		<b>Not applicable</b>

<b>Package of services</b>	<b>Fee</b>
<b>Starter plan</b>  EU customer debit card top-ups International Debit Card top-ups Cashback cash withdrawals in-store Check your balance and transactions in the app	<b>Free</b>

<p>E-mail alerts, mobile notifications, in-App and SMS messages</p> <p>Locking and unlocking your Monese card</p> <p>Monese customer service</p> <p>Money management features</p>	
<p><b>Plus plan</b></p> <p>EU customer debit card top-ups</p> <p>International Debit Card top-ups</p> <p>Monthly ATM withdrawal allowance</p> <p>Lower currency exchange fees</p> <p>Cashback cash withdrawals in-store</p> <p>Check your balance and transactions in the app</p> <p>E-mail alerts, mobile notifications, in-App and SMS messages</p> <p>Locking and unlocking your Monese card</p> <p>Monese customer service</p> <p>Money management features</p>	<p>Monthly <b>£4.95 / €4.95 / 19.95 lei</b></p>

<p><b>Information on additional services</b></p> <p>Information on fees for services exceeding the quantity of services covered by the package of services (excluding fees listed above)</p>	
Service	Fee
<p><b>Currency exchange on using the Monese Card for ATM withdrawals and Foreign Currency Transactions in Pounds</b></p>	<p><b>Mastercard wholesale exchange rate</b></p>



<b>Currency exchange between GBP, EUR and RON when sending to other Monese accounts</b>	<div> <div>Starter plan</div> <div>Classic plan</div> </div> <div> <div>1%</div> <div>Free</div> </div>
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## Linked services list

Term	Definition
<b>maintaining the account</b>	The account provider operates the account for use by the customer.
<b>arranged overdraft</b>	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.
<b>unarranged overdraft</b>	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.
<b>refusing a payment due to lack of funds</b>	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).
<b>allowing a payment despite lack of funds</b>	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).
<b>direct debit</b>	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.
<b>standing order</b>	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.
<b>sending money within the UK</b>	The account provider transfers money, on the instruction of the customer, from the customer's account to another account in the UK.
<b>sending money outside the UK</b>	The account provider transfers money, on the instruction of the customer, from the customer's account to another account outside the UK.
<b>receiving money from outside the UK</b>	When money is sent to the customer's account from an account outside the UK.
<b>cash withdrawal in pounds in the UK</b>	The customer takes cash out of the customer's account in pounds at a cash machine, bank or Post Office in the UK.
<b>cash withdrawal in foreign currency outside the UK</b>	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.
<b>debit card payment in pounds</b>	The customer uses their debit card to make a payment in pounds. This can be in a shop, online or over the phone.
<b>debit card payment in a foreign currency</b>	The customer uses their debit card to make a payment in foreign currency. This can be in a shop, online or over the phone.
<b>cancelling a cheque</b>	The customer asks the account provider to cancel a cheque that the customer has written.