

# ZING

## Fees and Limits

We last updated this document on 12th December 2023.







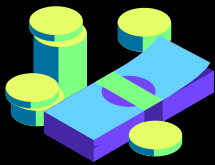
# Fees

The below sets out the fees and limits associated with using Zing services. All payments are subject to our Terms and Conditions.



## Zing account

Feature	Fee/cost
Opening account	Free
Monthly fee	Free
Redemption of funds	Free
Closing account	Free



## Adding money

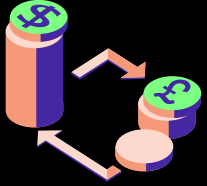
Feature	Fee/cost
Debit card (incl. Apple Pay/Google Pay) where available	Free
Bank transfer	Free
Open Banking	Free



Fees



Limits



## Payments & currency conversion

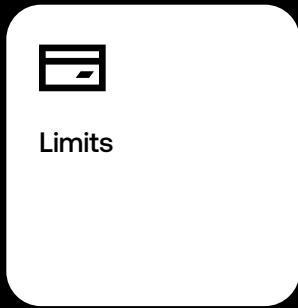
Feature	Fee/cost
Payments in the same currency between Zing accounts owned by different users	Free
Incoming bank payments	Free
Outgoing domestic payments	Free
Outgoing international payments	Varies by destination. Displayed in the Zing app before payment is confirmed. You can also view our fees using the Currency Calculator on our website.
Currency conversion (between Zing wallets and with payments involving currency exchange)	Varies by currencies you're converting between. Viewable in Zing app using the Currency Calculator. You can also view our fees using the Currency Calculator on our website.



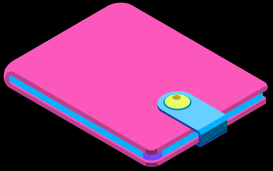


## Zing card

Feature	Fee/cost
Issuance of virtual card	Free
First physical card	Free
First card replacement before renewal	Free
Second (and more) card replacement before renewal	£5
Card renewal due to expiration	Free
Paying with the card online/POS in the wallet currency	Free
Domestic ATM cash withdrawals (in GBP)	£2
International ATM cash withdrawal	1st withdrawal within each calendar month for free. 2nd and more: £2 or equivalent in a wallet currency that was used for transaction.
Using your card for a transaction in non-wallet currency	Currency conversion fee of 1% will apply on top of Visa exchange rate.
Using your card in a currency when there is insufficient balance, and the rest is automatically taken from another currency wallet that has sufficient funds (sweeping)	Currency conversion fee will apply with the fees, costs and rates as would be set out in the Currency Calculator in the app. You can check these in the app before making a payment using a currency with insufficient balance.  If you're making a payment in a non-wallet currency then the payment will be made from your GBP wallet and the above section also applies.  For more information about sweeping please see our Terms and Conditions.  You can also view our fees using the Currency Calculator on our website or in our app.

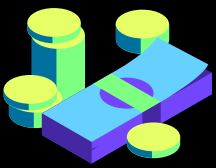


# Limits



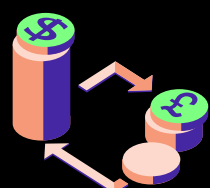
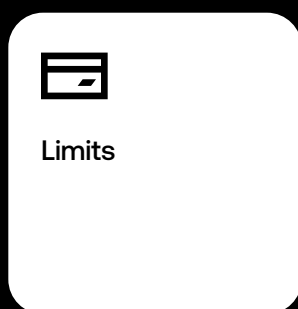
## Account balance

Item	Limits in GBP or currency equivalent
Max wallet balance (per currency)	£40,000



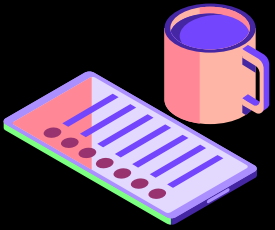
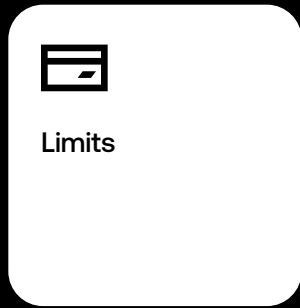
## Adding money

Item	Limits in GBP or currency equivalent
Debit card (incl. Apple Pay/Google Pay) - single transaction	Min £10 - max £5,000
Debit card (incl. Apple Pay/Google Pay) - daily total	Max 3 transactions
Debit card (incl. Apple Pay/Google Pay) - monthly total	Max 15 transactions (max £50,000)
Open banking (in-app transfer from your supported bank account)	No min value - align to max wallet balance
Bank transfer	No min value - align to max wallet balance



## Payments & currency conversion

Item	Limits in GBP or currency equivalent
Payments between Zing accounts owned by different users - single payment limit	No min value - max £40,000
Outgoing domestic payments - single payment limit	No min value - max £40,000
Outgoing international payment - single payment limit	No min value - max £40,000*  *Different limits apply to the following currencies: Hungarian forint: min 1Ft Japanese yen: min 1¥ Kenyan shilling: min 5,000KSh South African rand: min 125R Thai baht: min 500฿ UAE dirham: min 30Dh Ugandan shilling: min 1USh Czech koruna: max 1,000,000Kč Romanian leu: max 200,000Lei Indian rupee: min 200₹ - max 1,500,000₹ Indonesian rupiah: min 25,000Rp - max 350,000,000Rp Malaysian ringgit: min 10.00 RM - max 100,000RM Philippine peso: min 100P - max 1,300,000P
Currency conversion - single transaction limit	Max £40,000



## Card usage

Item	Limits in GBP or currency equivalent
Card payment - contactless, single transaction	£100
Card payment - contactless cumulative within 24h	£300
Card payment per transaction - chip and PIN	£5,000
Cash withdrawal per day	£500
Card payment (inc. cash withdrawals) - 7 day rolling period	£10,000