

All infos at a glimpse

	Tomorrow	Tomorrow Zero ¹
	The Tomorrow app and current account are free of charge. Of course this includes transfers, direct debits and account statements.	The first bank account that offers you the possibility to offset your CO2 footprint.
Worldwide payments, free of charge <small>From Itzehoe to Idaho</small>	Yes	Yes
Withdrawals ² <small>Per month</small>	3 free of charge , each additional costs 2€	Unlimited withdrawals included
Pockets <small>Aka sub accounts</small>	2	Unlimited
CO ₂ Compensation ¹ <small>We compensate your CO₂ footprint</small>	-	11,3 tons of CO ₂ per year included
Foreign currency withdrawals <small>Only if you withdraw in non-Euro</small>	1.5 percent	Free of charge
Monthly fee ⁴	Free of charge	15 Euro⁵

Cancel any time before the end of the month

Replacement debit card³
10 Euro
1x/year free of charge for Zero subscribers

Replacement debit card worldwide³
25 Euro

Reminder fee, per reminder
3 Euro

Bank information to third parties on behalf of the customer
25 Euro

Investigation order⁶
25 Euro
plus any costs incurred by the information giving institute

Authorized rejection of a direct debit due to lack of funds
3 Euro

¹ Detailed information is available on our product page [www.tomorrow.one/en-de/zero]

² Sometimes ATM operators may charge a fee which must be disclosed during the withdrawal

³ This fee is only charged if the customer is responsible for the circumstances that led to the replacement of the card, and the bank is not obliged to issue a replacement card

⁴ You have the right to withdraw from your contract within 14 days. Detailed information on the subscription and the right of withdrawal are available in our terms and conditions: <https://www.tomorrow.one/en-de/legal/allgemeine-geschaeftsbedingungen-tomorrow.pdf>

⁵ We debit the amount from your Tomorrow account. In the circumstance that we cannot debit the amount due to insufficient funds, we will retry to debit after three days. If your account balance is still insufficient, we will terminate your Tomorrow Zero subscription and your account will be set back to the basic Tomorrow account.

⁶ A fee is only charged if the investigation was caused by circumstances for which the customer is responsible.

¹Detailed information is available on our product page (www.tomorrow.one/en-de/zero)

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