



Fee Information Document



Name of the account provider: Monzo Bank Ltd.

Account Name: Monzo Current Account

Date: 23 January 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 that 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	£0
Refusing a payment when you don't have enough money	£0
Allowing a payment when you don't have enough money	£0
Payments (excluding cards)	
Direct Debit	£0
Standing order	£0
Sending money within the UK	£0
Sending money outside the UK	Provided via TransferWise (see additional services below)
Receiving money from outside the UK	Not applicable
Cards and Cash	

Issuing a debit card	Free
Cash withdrawal in pounds in the UK	£0
Cash withdrawal in foreign currency in the European Economic Area (EEA)	£0
Cash withdrawal in foreign currency outside of the European Economic Area (EEA)	First £200 in a 30 day period free, 3% after that
Debit card payment in pounds	£0
Debit card payment in foreign currency	£0
Overdrafts and related services	
Arranged overdraft	Your interest rate is set out in your Overdraft Agreement
Unarranged overdraft	We're changing how we charge for unarranged overdrafts from 1 April 2020. Until 31 March 2020, the fee will be: First £20 free, then £0.50/ day. From 1 April 2020, the charge will be: 33.4% per year (variable) which is equivalent to a rate of 39% EAR (variable)
Other services	
Cancelling a cheque	Not applicable

Package of services	Fee
	Not applicable
Services beyond these quantities will be charged separately	

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
International money transfer - Transferwise	See https://transferwise.com/ for details

Ordering a replacement card abroad

£30 per replacement

We'll charge a fee for replacing cards which have been lost, stolen or misused. This fee covers both the cost of replacing and delivering the card. This doesn't apply to circumstances where Monzo is responsible. We'll take the fee from your Monzo account as soon as you order the card.