

# (Personal) Fees and charges

## Fee information

These are the fees for using your Monzo current account.

### General account services

Maintaining the account: **€0**

Refusing a payment due to lack of money: **€0**

Allowing a payment despite lack of money: **€0**

### Payments (excluding cards)

Direct Debit: **€0**

Standing Order: **€0**

Sending money within the SEPA area ([Learn more about SEPA](#))  
(Credit transfer): **€0**

Receiving EUR: **€0**

You may have to pay other costs, taxes or charges related to your Monzo account, which are outside of our control and not charged by us. For example, other banks may charge you for sending money to your Monzo account.

## Cards and cash

Issuing a debit card: **€0**

Cash withdrawal in the European Economic Area (EEA): **First €300 in a rolling 30-day period free, 2.5% after that, with a minimum fee of €1**

Cash withdrawal in foreign currency outside of the European Economic Area (EEA): **First €300 in a rolling 30-day period free, 2.5% after that, with a minimum fee of €1**

There are no cash withdrawal fees for Basic Bank Account customers.

Using a debit card for purchases in euro: **€0**

Using a debit card for purchases in foreign currency: **€0**

## Government Stamp Duty

We have to collect the following Government charges from you.

Debit Cards: Government Stamp Duty will be charged at a rate of €0.12 per ATM withdrawal transaction.

This charge is capped at €2.50 if you only use your debit card for ATM withdrawal transactions, and is capped at €5 if you use your debit card for both purchases and ATM withdrawal transactions.

The Government Stamp Duty charge on debit cards is applied in January, for the previous year.

These Government fees are correct at the time of publication but are liable to change.

## **Overdrafts and related services**

Overdraft: Your interest rate and fees are set out in your Overdraft Agreement. Basic Bank Account customers are not eligible for an overdraft.

Unauthorised overdraft: **€0**

## **Package of services**

### **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).

Charge for a replacement debit card in Ireland:

We don't charge a fee for replacing cards which have been stolen, frauded or which have expired.

We'll charge you a €5 fee to replace cards which haven't been stolen, frauded or expired.

Charge for a replacement debit card outside Ireland: €35 in all circumstances.

View this in the regulator's standardised format for [standard accounts](#) or [basic accounts](#).