

monzo Fee Information Document



Name of the account provider: Monzo Bank Europe DAC

Account name: Monzo Current Account

Date: 15 January 2026

- 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 Personal Current Account Terms and Conditions and the Personal Fees and Charges.
- A glossary of the terms used in this document is available free of charge.

Service	Fee
General account services	
Maintaining the account	€0
Payments (excluding cards)	
Direct Debit	€0
Standing Order	€0
Credit Transfer	Instant transfer to other Monzo customers €0 SEPA payments €0
Cash and cash	
Cash withdrawal	First €300 in a rolling 30-day period, €0 2.5% after that, with a minimum fee of €1
Using a debit card for purchases in euro	€0
Using a debit card for purchases in foreign currency	Monzo Fee €0
Providing a debit card	Initial debit card provision €0

	Replacement debit card (where stolen, expired, faulty, cancelled by Monzo, or swallowed by machine)	
	Replacement debit card sent to Irish address (for reasons not listed above – e.g. lost or damaged by customer)	€5
	Replacement debit card sent to non-Irish address (for reasons not listed above – e.g. lost or damaged by customer)	€35
Overdrafts and related services		
Unauthorised Overdraft		€0

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