



Fee Information Document (Extra, Perks & Max)

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 other Monzo services that are not listed here.

Service	Fee			
	Max	Max with Family	Perks	Extra
Account services				
Maintaining the account	£17 per month	£22 per month	£7 per month	£3 per month
	£204	£264	£84	£36
Total annual fee				
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
Receiving GBP	£0
Receiving euros	<p>1% currency conversion fee (capped at £1,000) for payments you receive in euros and converted to pounds.</p> <p>We convert any payments you get in EUR to GBP before the money appears in your account. We'll charge a 1% fee that's capped at £1,000 for doing this.</p> <p>The person paying you will need your IBAN (International Bank Account Number), which you can find in your app.</p> <p>The vast majority (but not all) of these payments will come from bank accounts within Europe and through the SEPA Credit Transfer scheme.</p>
Receiving a payment in a foreign currency that is not GBP or euros	<p>1% currency conversion fee (capped at £1,000) for payments received by you and converted to pounds.</p> <p>We convert any payments you get in these currencies to GBP before the money appears in your account. We'll charge a 1% fee that's capped at £1,000 for doing this.</p> <p>The person paying you will need your IBAN (International Bank Account Number), which you can find in your app.</p> <p>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.</p>
Sending a payment in a foreign currency	<p>Our fee is made up of a fixed amount and a variable amount and it will depend on where you are sending the payment and in what currency. The fixed amount will be no more than £9.00 and the variable amount will be between 0% and 1.80%. You can find a breakdown of how the charges are calculated on this page, which we update regularly to show our real-time fees for sending money abroad.</p> <p>We use a third party exchange rate which is provided by a third party and</p>

	<p>is usually the mid-market rate. You'll always see the exchange rate and the exact charge which will apply in your app before making an international payment.</p> <p>When we are unable to support a currency, see https://wise.com/ for details.</p>
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Cards and Cash		
Issuing debit cards	Free	
Debit card payment in pounds	£0	
Debit card payment in foreign currency	£0	
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 in the European Economic Area (EEA)	First £600 in a rolling 30-day period free, 3% after that	First £200 in a rolling 30-day period free, 3% after that.

Overdrafts and related services

Arranged overdraft	Your interest rate is set out in the Overdraft Agreement.	
Unarranged overdraft	£0	
Other services		
Cancelling a cheque	Not applicable	
Package of services		
Travel money outside the European Economic Area (EEA)	3% charge after £600 fee-free withdrawal limit in a rolling 30-day period.	3% charge after £200 fee-free withdrawal limit in a rolling 30-day period.
Information on additional services Information on fees for services exceeding the quantity of services covered by the package of services (excluding fees listed above).		
Cash deposit	3 free cash deposits each calendar month, then £1 per deposit after that in the same month.	£1 per deposit
Replacement cards We'll charge a fee for replacing cards which have been lost, stolen or misused. These fees cover 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.		
Ordering a replacement card in the UK	We won't charge you for your first two replacement cards in the UK each year. We may charge you £5 fee each time you replace your card after that.	

Ordering a replacement card outside the UK	<p>We'll charge you £30 international card delivery fee.</p> <p>We'll charge you £35 (£5 to replace your card if you've used up any free allowance and the £30 international card delivery fee).</p>
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