



Fee Information Document



Name of the account provider: Monzo Bank Ltd.

Account Name: Monzo Premium Account

Date: 2 February 2023

- 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
Monzo Premium Account Services	
Maintaining the account	£15 per month Total annual fee £180
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 by TransferWise (see additional services below)
Receiving money from outside the UK	1% currency conversion fee (capped at £1,000) for payments received by Monzo in euros and converted to pounds. Effective as of Monday 3rd April 2023.

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 £600 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	The interest rate will be set out in the Overdraft Agreement
Unarranged overdraft	33.4% per annum (variable) which is equivalent to a rate of 39% EAR (variable) The monthly cap on unarranged overdraft charges for your account is £15.50
Other services	
Cancelling a cheque	Not applicable

Package of services	Fee
Travel money outside of the European Economic Area (EEA)	3% charge after £600 fee-free withdrawal limit in a rolling 30-day period
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

<p>Ordering a replacement card</p>	<p>We'll charge you £50 each time you replace your metal card.</p> <p>We won't charge you for replacements where we're responsible.</p>
<p>Ordering a replacement card abroad</p> <p>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.</p>	<p>We'll charge you the £30 international card delivery fee.</p> <p>We'll charge you £80 (£50 to replace your metal card and the £30 international card delivery fee)</p>
<p>Cash Deposit</p>	<p>5 free cash deposits each calendar month then £1 per deposit</p>