



Fee Information Document



Name of the account provider: Monzo Bank Ltd.

Account Name: Monzo Plus

Date: 1 September 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
Monzo Plus Account Services	
Maintaining the account	£5 per month Total annual fee £60
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	Not applicable

Cards and cash	
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 £400 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)
Other services	
Cancelling a cheque	Not applicable

Package of services	Fee
Travel money outside of the European Economic Area (EEA)	3% charge after £400 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
Charge for a replacement debit card in the	We won't charge you for your first two

UK	<p>replacement cards in the UK each year.</p> <p>We may charge you the £5 fee each time you replace your card after that.</p> <p>We'll never charge you for replacements where your card expires, is faulty, has been stolen, has been swallowed by an ATM or if we've cancelled your card because we're concerned about fraud.</p>
Charge for a replacement debit card outside the UK	<p>We'll charge you the £30 international card fee, and may charge £5 for the replacement card if you've used up your free allowance.</p> <p>We'll charge a fee for replacing cards abroad which have been lost, stolen or misused. We'll take the fee from your Monzo account as soon as you order the card.</p>
Cash deposit	<p>1 free cash deposit each calendar month, then £1 per deposit after that in the same month.</p>