



Fee Information Document



Name of the account provider: Monzo Bank Ltd.

Account Name: Monzo Current Account

Date: 27 November 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
General Account Services	
Maintaining the account	£0
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 money in pounds (GBP)	£0
Receiving money in euros	1% currency conversion fee (capped at £1,000) for payments you receive and converted to pounds.
Receiving money in a foreign currency that is not pounds (GBP) or euros	1% currency conversion fee (capped at £1,000) for payments received by you and converted to pounds. Effective as of 30 January 2024.

Cards and Cash	
	If you meet the criteria listed at the end of this document
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 the European Economic Area (EEA)	First £200 in a rolling 30-day period free, 3% after that
	If you don't meet the criteria listed at the end of this document
Cash withdrawal in the UK or European Economic Area (EEA)	First £400 in a rolling 30-day period free, 3% after that
Cash withdrawal in foreign currency outside the European Economic Area (EEA)	First £200 in a rolling 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	Your interest rate is set out in your Overdraft Agreement
Unarranged overdraft	33.4% per year (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
	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)	
Service	Fee
International money transfer - Wise	See https://wise.com/ for details
Charge for a replacement debit card in the UK	<p>We don't charge a fee for replacing cards which have been stolen, frauded or which have expired.</p> <p>If you meet the criteria listed at the end of this document</p> <p>You'll get 2 free replacement Monzo cards per account per year for any reason. After that, we'll charge you a £5 fee to replace cards which haven't been stolen, frauded or expired.</p> <p>If you don't meet the criteria listed at the end of this document</p> <p>We'll charge you a £5 fee to replace cards which haven't been stolen, frauded or expired</p>
Charge for a replacement debit card outside the UK	£30 in all circumstances
Cash deposit	£1 per deposit to pay in cash at any PayPoint

Our replacement card and ATM fee criteria

We consider you to be meeting the criteria for bigger cash and card allowances if you meet at least one of the criteria below:

- At least £500 was paid into a Monzo account in your name over the last rolling 35-day period, and you have at least one active Direct Debit on the same account in the same period.
- You've received a Department of Work and Pensions or a Department for Communities' payment into a Monzo account in your name over the last rolling 35-day period.
- You've received a student loan payment into a Monzo account in your name over the last rolling 8-month period.
- You're sharing a Monzo Joint Account with someone who has done at least one of the above.