



Fee Information Document



Name of the account provider: Monzo Bank Ltd.

Account Name: Monzo Plus 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
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
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	
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 the European Economic Area (EEA)	First £400 in a rolling 30-day period free, 3% after that
Debit card payment in pounds	£0
Debit card payment in foreign currency	£0
Cash Deposit	£1
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
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 - Wise	See https://wise.com/ for details
Ordering a replacement card	We'll charge you £5 each time you replace your card.

	We won't charge you for replacements where we're responsible.
<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 £35 (£5 to replace your card and the £30 international card delivery fee).</p>
Cash deposit	1 free cash deposit each calendar month then £1 per deposit.