

General Terms & Conditions

Definitions

Fees

Card Terms and Conditions

Privacy Policy

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Schedule 2 — Our Fees

Effective Date: These Fees apply to all customers who accept our terms during the account opening process on or after 1 May 2021, and to any customers who opened their accounts prior to this date starting from 1 July 2021. Please see the previous version of the General Terms and Conditions, including Schedule 2 (Our Fees), [here](#).

Management of the account

Account opening	€0
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Account maintenance	€0
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Customer service	€0
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Notifications	€0
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Providing a debit card

Card issuance	€0
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Monthly fee	€0
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Per purchase fee	€0
Foreign currency transaction fee	1%
Extra virtual card	€0
Plastic card delivery	€5
Plastic card replacement	€3

Adding money

Add cash from a consumer EEA card	€0
Add cash from Google Pay/ Apple Pay	€0
Add cash from a non-EEA card	3%
Add cash from a commercial card	3%
Direct deposit by SEPA credit transfer	€0
Receive Paylink payment from a card	3% + €0.10
Receive P2P Payment	€0

Sending money

P2P Payment from Joompay balance	€0
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P2P Payment from a consumer EEA card	€0
P2P Payment from a commercial card	3%
P2P Payment from a non-EEA card	3%
Cash out by SEPA credit transfer	3 transfers per month free, then €1 each
Cash withdrawal	
ATM balance inquiries	€0
ATM withdrawals	2%, €2 minimum
Other	
Inactivity fee	€0
Top-Up Chargeback Fee	€30

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