

Schedule 2 – Our Fees

Effective Date: 28 July 2021. The previous version of Schedule 2 (Our Fees) is available [here](#).

Management of the account

Account opening	€0
Account maintenance	€0
Customer service	€0
Notifications	€0

Providing a debit card

Card issuance	€0
Monthly fee	€0
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 payment from a consumer EEA card	1.3% + €0.10*

Receive payment from a non-EEA card or a commercial card	2.7% + €0.10*
Receive P2P Payment	€0
Sending money	
P2P Payment from Joompay balance	€0
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

*These fees are waived by us for the first 3 months from the effective date of this Schedule 2 (Our Fees) or from the date when the Paylink functionality is made available to you (whichever is later).

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