



Name of the account provider: ipagoo

Account name: ipagoo Borderless Account

Date: October 2018

- 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 which are not listed here. Full information is available in Table of fees which can be found at ipagoo.com.
- A glossary of the terms used in this document is available free of charge.

Service	Fee
General account services	
Maintaining the account	
Monthly account fee Includes a package of services consisting of: - receiving 3 SWIFT or TARGET2 payments per calendar month; - sending money in £ within the UK via Faster Payments Service 3 times per calendar month; - sending money in € outside the UK via SEPA Credit Transfer 3 times per calendar month. Services beyond these quantities will be charged separately.	£2.5
Payments (excluding cards)	
Sending money within the UK*	
To other ipagoo accounts	No fee
Faster Payments Services	£1
Same day CHAPS payments	£20
3 Business Days BACS payments	£20
*If you send money in a foreign currency within the UK, the fees are as shown below for "Sending money outside the UK"	
Sending money outside the UK	
To other ipagoo accounts	No fee
SEPA Credit Transfer, in €	£1
Same day payment via TARGET2, in €	£10
SWIFT international payments	£30
Receiving money from the UK	
Receiving from other ipagoo accounts	No fee
Receiving Faster Payments Services	No fee
Receiving CHAPS payments	No fee
Receiving BACS payments	No fee
Receiving money from outside the UK	
Receiving from other ipagoo accounts	No fee
Receiving SEPA Credit Transfer	No fee
Receiving currency or international payments via SWIFT or TARGET 2	£4

Cards and cash	
Maintaining the card	
Monthly fee	£2.5
Cash withdrawal in pounds (£) in the UK	£1
Debit card payment in pounds (£)	No fee
Debit card payment in a foreign currency	
Non-Sterling transaction fee	1.00% per transaction
Cash withdrawal in foreign currency outside the UK	
In a EU Country*	£1
In the Rest of the World	£2
Debit card payment in foreign currency outside the UK	
In a EU Country*	No fee
In the Rest of the World	1.00% per transaction
Overdrafts and related services	
Service not available	
Other services	
Monthly statements, printed copies sent by post	£2
Card replacement	£5
ATM balance enquiries	£1
Checking the card PIN code – via the ipagoo App	No fee
Checking the card PIN code – via ATM	£1
Chargeback fee	£25