

TomPayment

Payments pricing

Personal account

Account maintenance

Monthly fees

Account fee	Free
Card fee · only UK	Free

Onboarding fees

Application review fee	Free
Account opening fee	Free

Card fees · only UK

Plastic card issuing	Free
Card delivery	Free
Express card delivery	On request
Card payments (GBP)	Free
Card payments (non-GBP)	1%
Risk sensitive transactions Payments related to gambling, betting, adult services, etc. See full list	1% min. £1
Card account top-up	Free
ATM withdrawal fee	2%

Card reissuing	£10
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ATM balance inquiry	£1
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Payments

Instant transfer	Free
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Payments within Europe · SEPA

Incoming	€2
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Outgoing	€3
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Overseas payments (SWIFT)

Incoming	EUR	0.3% min €30
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USD	0.5% min \$110
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GBP	0.35% min £30
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Outgoing	EUR	0.35% min €40
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USD	0.3% min \$110
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GBP	£65
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Payment within UK

Incoming Faster Payments **Free**

Incoming CHAPS **£15**

Outgoing Faster Payments **Free**

Incoming CHAPS **£15**

Other payments

Top-up account with
Credit/Debit card **4.5%**

Outgoing SEPA
Trace, Recall fee **On request**

Outgoing SWIFT
Trace, Recall, Amend fee **€100**

Outgoing
FasterPayments/CHAPS
Trace, Recall fee **On request**

Return fees **Equal to outgoing
payment fees**

Foreign Exchange

Foreign Exchange

1%

Other fees

Appointment of a new client representative

€25

Certified hard copies of account statements for auditors

€140

Reference letter

Free

Delivery of hard copies

€50

Express delivery of hard copies
3 business days

On request

Current account confirmation letter
electronic, with signature · sent by email

Free

Account closure

€20