



Fee Information Document

Name of the account provider: Paxum Inc.

Account name: Personal Payment Account

Date: 31 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 [specify names of the relevant pre-contractual and contractual documents].
- 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	No fee
Dormant fee (If not used within past 6 months)	\$5.00 monthly
Payments (excluding cards)	
Sending Money within UK	
By Wire to your OWN account in USD Currency	\$50.00
By Wire to your OWN account in EUR Currency	\$40.00
By Wire to 3rd party (USD)	1%, min. \$50.00
By Wire to 3rd party (EUR)	0.5%, min. \$40.00
By SEPA transfer to your OWN account	\$5.00
By SEPA transfer to 3rd party	0.5%, min. \$5.00
By ACH to your own account	\$5.00
By ACH to 3rd party	1%, min. \$5.00

By P2P transfer to other Paxum Users	\$0.25
To Credit Card (Other than Prepaid Card) owned by you	\$6.00 + 2.95%
To Credit Card (Other than Prepaid Card) owned by another person	\$6.00 + 5%
Sending Money outside UK	
By Wire to your OWN account in USD Currency	\$50.00
By Wire to your OWN account in EUR Currency	\$40.00
By Wire to 3rd party (USD)	1%, min. \$50.00
By Wire to 3rd party (EUR)	0.5%, min. \$40.00
By SEPA transfer to your OWN account	\$5.00
By SEPA transfer to 3rd party	0.5%, min. \$5.00
By ACH to your own account	\$5.00
By ACH to 3rd party	1%, min. \$5.00
By P2P transfer to other Paxum Users	\$0.25
To Credit Card (Other than Prepaid Card) owned by you	\$6.00 + 2.95%
To Credit Card (Other than Prepaid Card) owned by another person	\$6.00 + 5%
Receiving Money From the UK	
By Wire from your OWN account in USD Currency	\$50.00
By Wire from your OWN account in EUR Currency	\$10.00
By Wire from 3rd party (USD)	1%, min. \$50.00
By Wire from 3rd party (EUR)	0.5%, min. \$10.00
By SEPA transfer from your OWN account	\$5.00
By SEPA transfer from 3rd party	0.5%, min. \$5.00
By P2P transfer from other Paxum Users	\$0.25
Receiving Money From the UK	
By Wire from your OWN account in USD Currency	\$50.00
By Wire from your OWN account in EUR Currency	\$10.00
By Wire from 3rd party (USD)	1%, min. \$50.00
By Wire from 3rd party (EUR)	0.5%, min. \$10.00
By SEPA transfer from your OWN account	\$5.00
By SEPA transfer from 3rd party	0.5%, min. \$5.00
By P2P transfer from other Paxum Users	\$0.25

Cards and cash	
Prepaid Debit Card	
Prepaid Card Issue	No fee
Prepaid Card Yearly Fee	\$44.95
Funds Transfer from Payment Account to Prepaid Card	\$0.25
Cash Withdrawal in USD currency in the UK	\$2.00
Cash Withdrawal in USD currency outside the UK	\$2.00
Cash Withdrawal in Pounds in the UK	\$2.00 + Conversion Rate applied by the Bank
Cash Withdrawal in Pounds outside the UK	\$2.00 + Conversion Rate applied by the Bank
Cash Withdrawal in foreign currencies outside the UK	\$2.00 + Conversion Rate applied by the Bank
Debit Card Payment in USD currency	No fee
Debit Card Payment in Pounds	No fee
Debit Card Payment in a foreign currency	No fee
Refusing a Payment Due to Lack of Funds	\$0.25
ATM Balance Inquiry	\$0.25
PIN Code Change	\$1.00
Replacement Card	\$44.95
Card Delivery to International Address	Standard Shipping - No fee EU/Canada Express Shipping - \$50.00 International Express Shipping - \$95.0
Dispute (Chargeback)	\$40.0
Other services	
Factoring Service Fee per Claim	\$0.25