



Fee Information Document



Name of the account provider: Xapo Bank (Gibraltar) Limited

Account Name: Xapo Account

Date: Date document created and then last updated

- 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 the Fees section of the Xapo Bank Terms of Use
- A glossary of the terms used in this document is available free of charge.

Service	Fee
General Account Services	
Maintaining the account	0
Payments (excluding the cards)	
Direct Debit	Not applicable
Standing Order	Not applicable
Sending Money within Gibraltar or the UK	Faster Payment (pounds) 0 GBP CHAPS (pounds) - NA
Sending Money outside Gibraltar or the UK	SEPA (Euros) 0 EUR Standard international payment Euro International Payments sent within the EEA*

Receiving Money from outside Gibraltar or the UK	
Cards and Cash	
Issuing a debit card	Free
Cash withdrawal in pounds in Gibraltar or the UK	<p>Sterling Card: free up to £200 per month. 2% thereafter</p> <p>Euro Card: free up to €200 per month. 2% thereafter</p> <p>USD Card: free up to \$200 per month. 2% thereafter</p>
Cash withdrawal in foreign currency	<p>Sterling Card: free up to £200 per month. 2% thereafter</p> <p>Euro Card: free up to €200 per month. 2% thereafter</p> <p>USD Card: free up to \$200 per month. 2% thereafter</p> <p>ARS Card: \$25 at Link and Banelco ATM network</p> <p>BRL Card: R\$5 at Banco24Horas ATM network</p>
Debit card payment in pounds	Free
Debit card payment in foreign currency	Free
Chargeback processing services	Free
Overdrafts and related services	
Arranged overdraft	Not applicable
Unarranged overdraft	Not applicable
Other services	
Replacing a debit card	Free
Cancelling a cheque	Not applicable
Refusing payment due to lack of funds	
Allowing a payment despite lack of funds	