



## Fee Information Document

**Name of the account provider: DEK-CO (UK) LTD**

**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
<b>General account services</b>	
<b>Maintaining the account</b>	
Monthly account fee	No fee
Dormant fee (If not used within past 6 months)	\$5.00 monthly
<b>Payments (excluding cards)</b>	
<b>Sending Money within UK</b>	
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%
<b>Sending Money outside UK</b>	
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%
<b>Receiving Money From the UK</b>	
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
<b>Receiving Money From the UK</b>	
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

<b>Cards and cash</b>	
<b>Prepaid Debit Card</b>	
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
<b>Other services</b>	
Factoring Service Fee per Claim	\$0.25