



## Fee Information Document

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

Account name: Business 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.
- A glossary of the terms used in this document is available free of charge.

### General Fees

Maintaining the Account	<b>FREE!</b> (If used at least once within past 6 months)
	\$5.00 (If not used at least once within past 6 months)
EUR IBAN Account (for incoming WIRES and SEPA transfers)	<b>FREE!</b>

## Receiving Money From Outside 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 Paydek Users	\$1.00

## 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 Paydek Users	\$1.00

## Sending Money Within the UK

By P2P transfer to other Paydek Users	\$1.00
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 your OWN account in OTHER Currency	\$25.00
By Wire to 3rd party (USD)	1%, min. \$50.00***
By Wire to 3rd party (EUR)	0.5%, min. \$40.00
By Wire to 3rd party (OTHER Currency)	1%, min \$25
By SEPA transfer to your OWN account	\$5.00
By SEPA transfer to 3rd party	0.5%, min. \$5.00
By EFT (COP) to your own account or 3rd party account	\$8.95
By EFT (OTHER Currency) to your own account	\$5
By EFT (OTHER Currency) to 3rd party account	1%, min \$5
To Credit Card (Other than Paydek Prepaid Card) owned by you	\$6.00 + 2.95%
To Credit Card (Other than Paydek Prepaid Card) owned by another person	\$6.00 + 5%

## Sending Money Outside the UK

By P2P transfer to other Paydek Users	\$1.00
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 your OWN account in OTHER Currency	\$25.00
By Wire to 3rd party (USD)	1%, min. \$50.00***
By Wire to 3rd party (EUR)	0.5%, min. \$40.00
By Wire to 3rd party (OTHER Currency)	1%, min \$25
By SEPA transfer to your OWN account	\$5.00
By SEPA transfer to 3rd party	0.5%, min. \$5.00
By EFT (COP) to your own account or 3rd party account	\$8.95
By EFT (OTHER Currency) to your own account	\$5
By EFT (OTHER Currency) to 3rd party account	1%, min \$5
By ACH to your own account	\$5.00
By ACH to 3rd party	1%, min. \$5.00
To Credit Card (Other than Paydek Prepaid Card) owned by you	\$6.00 + 2.95%
To Credit Card (Other than Paydek Prepaid Card) owned by another person	\$6.00 + 5%

## Factoring Service Fees

Factoring Service Fee per Claim	\$1.00 per Claim
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## Paydek Prepaid Card Fees

Paydek Prepaid Card Issue	<b>FREE!</b>
Paydek Prepaid Card Yearly Fee	<b>\$44.95</b>
Funds Transfer from Payment Account to Paydek Prepaid Card	<b>\$0.25</b>
Cash Withdrawal in USD currency in the UK	<b>\$2.00*</b>
Cash Withdrawal in USD currency outside the UK	<b>\$2.00*</b>
Cash Withdrawal in Pounds in the UK	<b>\$2.00 + Conversion Rate applied by the Bank</b>
Cash Withdrawal in Pounds outside the UK	<b>\$2.00 + Conversion Rate applied by the Bank</b>
Cash Withdrawal in foreign currencies outside the UK	<b>\$2.00 + Conversion Rate applied by the Bank</b>
Debit Card Payment in USD currency	<b>FREE!**</b>
Debit Card Payment in Pounds	<b>FREE!**</b>
Debit Card Payment in a foreign currency	<b>FREE!**</b>
Refusing a Payment Due to Lack of Funds	<b>\$0.50</b>
ATM Balance Inquiry	<b>\$0.50</b>
PIN Code Change	<b>\$1.00</b>
Replacement Card	<b>\$44.95</b>
Card Delivery to International Address	Standard Shipping - <b>FREE!</b>  EU/Canada Express Shipping - \$50.00  International Express Shipping - \$95.00
Dispute (Chargeback)	<b>\$40.00</b>

\*Temporary card has an additional 1.25% Fee for withdrawals in USD

\*\*Temporary card has \$1.00 Fee for POS Transactions

\*\*\*SHA option