



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.
- A glossary of the terms used in this document is available free of charge.

General Fees

Maintaining the Account	FREE! (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)	FREE!

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	\$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 Paydek Users	\$0.25

Sending Money Within the UK

By P2P transfer to other Paydek Users	\$0.25
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	\$0.25
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	\$0.25 per Claim
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Paydek Prepaid Card Fees

Paydek Prepaid Card Issue	FREE!
Paydek Prepaid Card Yearly Fee	\$44.95
Funds Transfer from Payment Account to Paydek 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	FREE!**
Debit Card Payment in Pounds	FREE!**
Debit Card Payment in a foreign currency	FREE!**
Refusing a Payment Due to Lack of Funds	\$0.50
ATM Balance Inquiry	\$0.50
PIN Code Change	\$1.00
Replacement Card	\$44.95
Card Delivery to International Address	Standard Shipping - FREE! EU/Canada Express Shipping - \$50.00 International Express Shipping - \$95.00
Dispute (Chargeback)	\$40.00

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

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

***SHA option