



Pay With Ease

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

Personal Account Fees

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 Debit Card) owned by you	\$6.00 + 2.95%
To Credit Card (Other than Paydek Debit 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 Debit Card) owned by you	\$6.00 + 2.95%
To Credit Card (Other than Paydek Debit Card) owned by another person	\$6.00 + 5%

Factoring Service Fees

Factoring Service Fee per Claim	\$0.25 per Claim
---------------------------------	------------------

Paydek Debit Card Fees

Paydek Debit Card Issue
Monthly Service Fee
PIN Code Change
Replacement Card
Balance Inquiry
ATM Transaction Fee
ATM Declined Transaction Fee
ATM Withdrawal in USD Surcharge
ATM Withdrawal with Currency Conversion
POS Purchase: Making purchases over-the-counter.
POS Purchase: Making purchases online.
Currency Conversion For POS: Fee for making purchases in currencies other than your Card Account Currenc
Card Delivery
Dispute (Chargeback)

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

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

***SHA option