

Fee Description	Account Charges
New Card Fee	Free
Additional Card (2 nd Card on account)	£10.00
Replacement Card (Lost or stolen)	£10.00
Monthly Account Management	£3.00
Monthly Account Management (Secondary card)	Free
POS Purchase Domestic UK	Free
POS Purchase Europe	£0.50 + 2.0%
POS Purchase International	£0.50 + 3.0%
Decline Transaction Fee POS	£0.10
Decline Transaction Fee ATM	£0.25
ATM Withdrawal Domestic	First four withdrawals per month FREE then £0.75 per additional withdrawal
ATM Withdrawal Europe	£1.75 + 2.0%
ATM Withdrawal International	£2.00 + 3.0%
ATM Balance Enquiry	£0.50
ATM PIN Change	£0.50
Load – Cash via PayPoint	£1.00 + 3.0%
Load - Bank Transfer BACS	Free
Load – Bank Transfer Faster Payments	Free
Transfer Out CHAPS (GBP only)	£25.00
Transfer Out BACS (GBP only)	£0.50
Transfer Out Next Day (GBP only)	£1.50
Transfer Out International regular (GBP only)	£25.00
Transfer Out International Urgent (GBP only)	£30.00
Transfer – Aspire Account/Card to Aspire Account/Card	Free
SMS Alert - Balance	£0.20
SMS Alert – Low Balance	£0.20
SMS Alert - Load	£0.20
SMS Alert – Password Reset	£0.20
SMS Alert – Transfer Transaction	£0.20
SMS Alert - Envelope	£0.20
SMS Alert - Withdrawal	£0.20
SMS Alert – Point of Sale	£0.20
Statements Paper (per 62 days)	£1.50
Statements Online (per 62 days)	Free
Application Cancellation / Redemption Fee (fee for transfer of remaining funds on close of account)	£5.00
Administration Fee (for any administration work required e.g. disputed transactions)	£25.00