

Fees and Charges	Value	Comments
Card Fee	Free	
Additional Card	Free	One additional card is free. Additional cardholders must be 13 years or over. Additional cards share the Engage Account holder's funds.
Replacement Card	£5.00 Lost/stolen/damaged replacement card	Free replacement for expired cards. £5.00 for lost/stolen/damaged replacement.
Monthly Management Fee	£2.00 per month	First charge is within 15 days of card request.
Delivery times	Within 10 working days	
<b>TRANSACTIONS/PURCHASES</b>		
UK purchases	FREE	
European & International purchases	£1.00 plus 2% of the transaction value	Any transaction in a foreign currency will be converted into pounds. We'll do this at the rate of exchange provided by Visa Europe on the date they process the transaction which may differ from the actual transaction date. See more information on exchange rates on the Visa Europe website.
ATM Withdrawal UK*	£0.75	
ATM Withdrawal Europe* & ATM Withdrawal International*	£2.00 plus 2% of the transaction value	Any transaction in a foreign currency will be converted into pounds. We'll do this at the rate of exchange provided by Visa Europe on the date they process the transaction which may differ from the actual transaction date. See more information on exchange rates on the Visa Europe website.
Cashback Instore	Free	You can request up to £50 cashback at participating UK retailers when making a purchase.
<b>ACCOUNT LOAD FEES</b>		
Bank transfer	FREE (maximum £5,000)	Add funds to your Engage account by bank transfer from a UK bank account.
PayPoint	£0.50 + 2.5%	Maximum load amount of £249.
<b>FUNDS MOVEMENT AND TRANSFER FEES</b>		
Future dated transfer from account	FREE	Transfer money to a UK bank account in three working days.
Next day transfer from account	£3.00	Transfer money to a UK bank account on the next working day.
Same day transfer from account (CHAPS)	£15.00	Transfer money to a UK bank account on the same day, some restrictions may apply.
International transfer regular	£20.00	Transfer money to a foreign bank account within 5-7 working days.
International transfer urgent	£28.00	Transfer money to a foreign bank account within 3-5 working days.
<b>OTHER FEES</b>		
ATM balance enquiry	£0.10	Balance enquiries are FREE through your mobile app or by logging into your account online.
SMS Alerts**	£0.10	Optional service for confirmation of purchases, withdrawals and balance enquiries.
Email Alerts	Free	Optional service for confirmation of statement generation, bank transfers from account and marketing messages.
Call costs to Customer Services	Standard geographical rate	Calls to +44 (0)333 202 3642 are charged at standard geographical rates and will be included in mobile phone inclusive minute packages.
Statements paper (per 62 days)	£1.50	You must request a paper statement by contacting Customer Services.
Statements online (per 62 days)	Free	
Inactivity/dormancy fee	Free	
Standing order setup fee	Free	
Administration Fees	£5.00	Administration fee for instigating a chargeback on request of the Cardholder, transaction revocation, manually rectifying Cardholder errors or investigating shortfalls.
Data subject access fee	£10.00	Fee to provide information on your personal data held by us.
Card cancellation fee	£2.00	When you cancel the agreement within the first 14 days and a card has already been ordered in your name.
Redemption fee	£2.00	When you request a funds transfer on closing of the account.
<b>LIMITS</b>		
Maximum daily ATM withdrawal	£250.00	
Maximum balance	£5,000.00	
PayPoint pay in	£249	
Expiry	36 months	The card is valid for 36 months