Additional Card	Fees and Charges	Value	Comments
Additional Card Free One additional cards is free. Additional cards have the Engage Account holder's funds. Replacement Card E5.00 Lost/stolen/damaged replacement acrd Free replacement for expired cards. E5.00 for lost/stolen/damaged replacement acrd Free replacement for expired cards. E5.00 for lost/stolen/damaged replacement acrd Free replacement for expired cards. E5.00 for lost/stolen/damaged replacement. Within 10 working days IRANSACTIONS/PURCHASS Within 10 working days TRANSACTIONS/PURCHASS UK purchases FREE European & International E1.00 plus 2% of the transaction value Any transaction in a foreign currency will be converted into pounds. We'l do this at the rate of exchange provided by Visa Europe on the date they process the transaction on exchange rates on the 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 on the date they process the transaction which may differ from the actual transaction which was differ from the actual transaction value transaction value transaction value transaction value website. ATM Withdrawal Europe* & 22.00 plus 2% of the transaction value transaction value transaction value website. Cashback Instore Free You can request up to 250 cashback at participating UK retailers when making a purchase. ACCOUNT LOAD FEES FREE (maximum £5,000) Add funds to your Engage account by bank transfer from a UK bank account. E0.50 + 2.5% Maximum load amount of £249. ENURS MOVEMENT AND TRANSERS FEES Transfer money to a UK bank account on the next working days. Transfer from you a UK bank account on the next working days. Transfer money to a UK bank account on the same day, some restrictions may apply. Transfer money to a UK bank account within 5-7 working days. Transfer money to a foreign bank account within 5-7 working days. Transfer money to a foreign bank account within 5-7 working days. Transfer money to a foreign bank a			
Losy/stolen/damaged replacement card replacement card replacement card replacement card			•
Doubley times Within 10 working days	Replacement Card	Lost/stolen/damaged	
Delivery times	Monthly Management Fee	-	First charge is within 15 days of card request.
UK purchases		Within 10 working days	· · · · · · · · · · · · · · · · · · ·
European & International purchases E1.00 plus 2% of the transaction value 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 Europe* & £2.00 plus 2% of the transaction value 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 provided by Visa Europe on the date they process the transaction which may differ from the actual transaction date. See more information on exchange provided by Visa Europe on the date they process the transaction on 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 provided by Visa Europe on the date they process the transaction which may differ from the actual transaction date. See more information on 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 provided by Visa Europe on the date they process the transaction which may differ from the actual transfer from actual transfer from actual transfer may apply. EACOUNT LOAD FEES Bank transfer FREE (maximum £5,000) Add funds to your Engage account by bank transfer from a UK bank account in three working days. Enurgian Add funds to your Engage account by bank transfer from a UK bank account in three working days. Transfer money to a UK bank account on the next working days. Transfer money to a UK bank account on the next working day. Transfer money to a UK bank account within 5-7 working days. Transfer money to a UK bank account within 5-7 working days. Transfer money to a Vib b	TRANSACTIONS/PURCHASES		
purchases transaction value 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 Lurope* & E2.00 plus 2% of the transaction with Withdrawal International* E2.00 plus 2% of the 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. ACCOUNT LOAD FEES 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. FUNDS MOVEMENT AND TRANSFER FEES FUTURE dated transfer from account REEE Transfer money to a UK bank account in three working days. Transfer money to a UK bank account on the next working day. Transfer money to a UK bank account on the next working days. Transfer money to a UK bank account on the same day, some restrictions (RAPS) International transfer regular E20.00 Transfer money to a foreign bank account within 5-7 working days. Transfer money to a foreign bank account within 5-7 working days. Transfer money to a foreign bank account within 5-8 working days. Transfer money to a foreign bank account on the same day, some restrictions (RAPS) Transfer money to a foreign bank account within 5-8 working days. Transfer money to a foreign bank account within 5-7 working days. Transfer money to a foreign bank account on the same day, some restrictions (RAPS) Transfer money to a foreign bank account within 5-7 working days. Transfer money to a foreign bank account within 5-7 working days. Transfer money to a foreign bank account within 5-7 working days. Transfer money to	UK purchases	FREE	
ATM Withdrawal Europe* & ATM Withdrawal International*		■	process the transaction which may differ from the actual transaction date. See more information on exchange rates on the Visa Europe
ATM Withdrawal International* transaction value 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 E50 cashback at participating UK retailers when making a purchase. ACCOUNT LOAD FEES 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. FUNDS MOVEMENT AND TRANSFER FEES FUTURE dated transfer from account CHAPS) International transfer from account £3.00 Transfer money to a UK bank account in three working days. Same day transfer from account £15.00 Transfer money to a UK bank account on the next working day. Same day transfer regular £20.00 Transfer money to a UK bank account within 5-7 working days. International transfer urgent £28.00 Transfer money to a foreign bank account within 3-5 working days. International transfer urgent £28.00 Transfer money to a foreign bank account within 3-5 working days. 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 transfer from account and marketing messages. Call costs to Customer Services Statements paper (per 62 days) Free Inactivity/dormancy fee Free Administration fee Free Administration fee for instigating a chargeback on request of the Cardholder, transaction revocation, manually rectifying Cardholder errors or investigating shortfalls. Card cancellation fee E2.00 When you cancel the agreement within the first 14 days and a card has already been ordered in your name.	ATM Withdrawal UK*	£0.75	
UK retailers when making a purchase.	ATM Withdrawal International*		process the transaction which may differ from the actual transaction date. See more information on exchange rates on the Visa Europe website.
Bank transfer	Cashback Instore	Free	
PayPoint			
FUNDS MOVEMENT AND TRANSFER FEES Future dated transfer from account Rext day transfer from account E3.00 Transfer money to a UK bank account in three working days. Same day transfer from account (E4.5.00 Transfer money to a UK bank account on the next working day. Transfer money to a UK bank account on the next working day. Transfer money to a UK bank account on the same day, some restrictions may apply. International transfer regular E20.00 Transfer money to a foreign bank account within 5-7 working days. Transfer money to a foreign bank account within 3-5 working days. OTHER FEES ATM balance enquiry E0.10 Balance enquiries are FREE through your mobile app or by logging into your account online. SMS Alerts** E0.10 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. Calls costs to Customer Services Standard geographical rates and will be included in mobile phone inclusive minute packages. Statements paper (per 62 days) E1.50 You must request a paper statement by contacting Customer Services. Statements online (per 62 days) Free Inactivity/dormancy fee Free Standing order setup fee Administration Fees E5.00 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 E2.00 When you cancel the agreement within the first 14 days and a card has already been ordered in your name.	Bank transfer	FREE (maximum £5,000)	1
FREE Transfer money to a UK bank account in three working days.			Maximum load amount of £249.
Account Rext day transfer from account £3.00 Transfer money to a UK bank account on the next working day. Same day transfer from account £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.		R FEES	
Same day transfer from account (CHAPS)	account		
International transfer regular £20.00 Transfer money to a foreign bank account within 5-7 working days.		£3.00	
International transfer urgent OTHER FEES 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 and will be included in mobile phone inclusive minute packages. Statements paper (per 62 days) Statements online (per 62 days) Inactivity/dormancy fee Standing order setup fee 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. When you cancel the agreement within the first 14 days and a card has already been ordered in your name.	_	£15.00	may apply.
ATM balance enquiry £0.10 Balance enquiries are FREE through your mobile app or by logging into your account online. \$MS 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 rate and will be included in mobile phone inclusive minute packages. Statements paper (per 62 days) Statements online (per 62 days) Free Inactivity/dormancy fee Standing order setup fee 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. When you cancel the agreement within the first 14 days and a card has already been ordered in your name.	International transfer regular	£20.00	Transfer money to a foreign bank account within 5-7 working days.
ATM balance enquiry £0.10 Balance enquiries are FREE through your mobile app or by logging into your account online. £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 and will be included in mobile phone inclusive minute packages. Statements paper (per 62 days) Statements online (per 62 days) Free Inactivity/dormancy fee Administration Fees 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.	International transfer urgent	£28.00	Transfer money to a foreign bank account within 3-5 working days.
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 and will be included in mobile phone inclusive minute packages. Statements paper (per 62 days) Statements online (per 62 days) Inactivity/dormancy fee Standing order setup fee 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. When you cancel the agreement within the first 14 days and a card has already been ordered in your name.	OTHER FEES		
enquiries. Free Optional service for confirmation of statement generation, bank transfers from account and marketing messages. Call costs to Customer Services Standard geographical rate 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 for instigating a greement within the first 14 days and a card has already been ordered in your name.	ATM balance enquiry	£0.10	your account online.
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) Statements online (per 62 days) Inactivity/dormancy fee Standing order setup fee 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.	SMS Alerts**	£0.10	enquiries.
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 Standing order setup fee 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.	Email Alerts	Free	
Statements online (per 62 days) Inactivity/dormancy fee Free Standing order setup fee 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.	Call costs to Customer Services		
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.	Statements paper (per 62 days)	£1.50	You must request a paper statement by contacting Customer Services.
Standing order setup feeFreeAdministration Fees£5.00Administration fee for instigating a chargeback on request of the Cardholder, transaction revocation, manually rectifying Cardholder errors or investigating shortfalls.Data subject access fee£10.00Fee to provide information on your personal data held by us.Card cancellation fee£2.00When you cancel the agreement within the first 14 days and a card has already been ordered in your name.	Statements online (per 62 days)	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.	Inactivity/dormancy fee	Free	
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.	Standing order setup fee	Free	
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.		£5.00	Cardholder, transaction revocation, manually rectifying Cardholder errors or investigating shortfalls.
already been ordered in your name.	Data subject access fee	£10.00	Fee to provide information on your personal data held by us.
Redemption fee £2.00 When you request a funds transfer on closing of the account.	Card cancellation fee	£2.00	
	Redemption fee	£2.00	
LIMITS	LIMITS		
Maximum daily ATM withdrawal £250.00	Maximum daily ATM withdrawal	£250.00	
Maximum balance £5,000.00	Maximum balance	£5,000.00	
PayPoint pay in £249	PayPoint pay in	£249	
Expiry 36 months The card is valid for 36 months	Expiry	36 months	The card is valid for 36 months