

TomPayment

Payments pricing

Personal account

Account maintenance

Monthly fees

Account fee	Free
vIBAN account annual fee	Free
Card fee · only UK	Free

Onboarding fees

IBAN account opening fee	Free
Application review fee	Free
Account opening fee	Free

Card fees · only UK

Plastic card issuing	£10.00
Card delivery	Free
Express card delivery (DHL)	£20.00
Card payments (GBP)	Free
Card payments (non-GBP)	1%
Risk sensitive transactions	1%

Card account top-up	Free
ATM withdrawal fee	2%
Card reissuing	£10
ATM balance inquiry	£1

Payments

Instant transfer	Free
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Payments within Europe · SEPA

Incoming	€2
Outgoing	€3

vIBAN* SWIFT Payments (SWIFT)

Incoming	EUR	€20
	USD	\$30
Outgoing	EUR	€20
	USD	\$30

Payment within UK

Incoming Faster Payments	Free
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Incoming CHAPS	£15
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Outgoing Faster Payments	Free
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Incoming CHAPS	£15
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Other payments

Outgoing SEPA Trace, Recall fee	On request
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Outgoing SWIFT Trace, Recall, Amend fee	€100
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Outgoing FasterPayments/CHAPS Trace, Recall fee	On request
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Return fees	Equal to outgoing payment fees
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Foreign Exchange

Foreign Exchange	1%
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Other fees

Appointment of a new client representative	€25
Certified hard copies of account statements for auditors	€140
Reference letter	Free
Delivery of hard copies	€50
Express delivery of hard copies 3 business days	On request
Current account confirmation letter electronic, with signature · sent by email	Free
Account closure	€20