

MyAhmed Fees - UK		
Card Fee	£0	
Additional Card	£0	
Replacement Card	£5.00 Lost/ stolen/ damaged replacement card	Free replacement for expired cards.
Monthly Management Fee	£0 per month	.
Card delivery times	Within 10 working days	
Transactions		
UK purchases	£ FREE	
European & International purchases	£0;25 plus 2.0% of the transaction value (Europe) £0.50 plus 2.0% of the transaction value (International – non Europe)	Any transaction in a foreign currency will be converted into British Pounds Sterling. We'll do this at the rate of exchange provided by Visa Europe on the date that they process the transaction. This may differ from the actual transaction date. See more information on exchange rates on the Visa Europe website.
ATM Withdrawals UK*	£0	
ATM Withdrawal Europe* & ATM Withdrawal International*	Europe: £0.99 plus 2% of the transaction value International (non-Europe): £0.99 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.
Account fees		
Bank transfer	£10,000 (maximum) £10,000 max balance	Add funds to your MyAhmed account by bank transfer from a UK bank account.
PayPoint Cash Load fee	£0.99 + 0%	Maximum amount of £249.
Transfer fees		
Future dated transfer from account	£0	Transfer money to a UK bank account in three working days.

Next-day transfer from account	£0	Transfer money to a UK bank account on the next working day.
Same-day Faster Payment transfer from account	£0	Transfer money to a UK bank account on the same day via Faster Payments.
Same-day transfer from account (CHAPS)	£0	Transfer money to a UK bank account on the same day. Some restrictions may apply.
International transfer	£18	Transfer money to a foreign bank account within 1-3 working days. Funds are transferred in GBP; any currency conversion will be conducted by the receiving institution.
Other Fees		
ATM balance enquiry	£0	Balance enquiries are FREE through your mobile app.
Statements paper	£1.50	You must request a paper statement by contacting Customer Services.
Statements mobile app	Free	
Inactivity fee	£0	
Standing order setup fee	Free	
Direct debit rejection fee	£0,99	Applies when a direct debit is declined due to insufficient funds in the account.
Administration Fees	£0	Administration fee on instigation when the Cardholder requests a chargeback, transaction revocation, manually rectifying Cardholder errors or investigating shortfalls.
Card cancellation fee	£0	When you cancel the agreement within the first 14 days and a card has already been ordered in your name.
Redemption fee	£0.00	When you request a transfer of funds on closing the account.
Limits		
Minimum single cash pay-in	£10.00	

Maximum daily ATM withdrawal	£250.00	
Maximum balance	£10,000.00	
PayPoint pay-in	£249	
Card Expiry	36 months	The card is valid for 36 months.