Standard Fees

for Business Account Subscription (UK region)

These fees apply if you do not have an active Subscription Plan or if you exceed any allowances or limits included in your Subscription Plan. Allowances and limits apply separately to each Service. All amounts are stated in GBP.

These fees apply only if you have been onboarded as a Subscription User in accordance with the Subscription Terms. For further information, please refer to the Business Account Subscription Terms.

These standard fees do not apply if you have been onboarded or re-onboarded on the basis of an individual fee table agreed with us.

Account Opening and Maintenance	Fee
Account Setup & Closing	Free of charge
Additional Account Opening	Free of charge
e-Bank Account Statement	Free of charge
Official Letters & References (Confirmation, Auditor, etc.)	£50.00
Account Statements for a certain period, confirmed by payabl.	£5.00 per page
Payment Document Copies (SWIFT, etc.)	£10.00 per document
Periodic KYC Review	£20.00
Courier mail	£50.00
Enhanced Due Diligence	0.2% (minimum £30, maximum £5,000) per transaction
e-Bank User Connection & Access Changes	Free of charge (up to plan allowance)
Additional e-Bank Users	£5.00 per user above plan allowance
Other Services (subject to payabl.'s consent)	Upon agreement

Transaction Fees	Fee	Cut-off time[1]	Value date[2]
Incoming: EUR within SEPA zone[3]	£0.20	9:00 - 16:00	T
Incoming: GBP Faster Payments	£0.20	24/7	T
Incoming: GBP UK CHAPS	£10.00	9:00 - 16:00	T
Incoming: SWIFT[4]	£12.00	9:00 - 16:00	T
Outgoing: EUR within SEPA zone[3] — SHA[5] (Standard)	£0.50	9:00 - 16:00	T+1
Outgoing: EUR within SEPA zone[3] — SHA[5] (Express[6])	£0.50	9:00 - 12:00	T
Outgoing: EUR outside SEPA zone[3] — SHA[5] (Standard)	£12.00	9:00 - 16:00	T+1
Outgoing: EUR outside SEPA zone[3] — SHA[5] (Express[6])	£40.00	9:00 - 13:30	T
Outgoing: EUR outside SEPA zone[3] — OUR[7] (Standard)	£45.00	9:00 - 16:00	T+1

Transaction Fees	Fee	Cut-off time[1]	Value date[2]
Outgoing: EUR outside SEPA zone[3] — OUR[7] (Express[6])	£60.00	9:00 - 13:30	T
Outgoing: USD — SHA[5] (Standard)	£12.00	9:00 - 16:00	T+1
Outgoing: USD — SHA[5] (Express[6])	£40.00	9:00 - 13:30	T
Outgoing: USD — OUR[7] (Standard)	£45.00	9:00 - 16:00	T+1
Outgoing: USD — OUR[7] (Express[6])	£60.00	9:00 - 13:30	T
Outgoing: GBP— Faster Payments	£0.50	24/7	T
Outgoing: GBP—BACS Direct Debit	£0.50	9:00 - 16:00	Collection Date[8]
Outgoing: GBP— CHAPS (Standard)	£12.00	9:00 - 16:00	T+1
Outgoing: GBP— CHAPS (Express[6])	£25.00	9:00 - 13:30	T
Outgoing: Other Currencies — SHA[5] (Standard)	£12.00	9:00 - 16:00	T+1
Outgoing: Other Currencies — SHA[5] (Express[6])	£40.00	9:00 - 13:30	T
Outgoing: Other Currencies — OUR[7] (Standard)	£45.00	9:00 - 16:00	T+1
Outgoing: Other Currencies — OUR[7] (Express[6])	£60.00	9:00 - 13:30	T
FX Mark Up (within working hours)	1.25% - 1.35% (depending on the currency pair)		
FX Mark Up (out of working hours)	1.30% - 2.40% (depending on currency pair and other criteria)		
Internal Transfers (payments within payabl.)	Free of charge		

Card Fees	Fee
Digital Card Issue / Reissue / Replacement	£5.00 (above free allowance)
Digital Card Activation	Free of charge
Active Card Monthly Maintenance	Free of charge
Dormant Card[9] Monthly Maintenance	£1.00
Electronic Card Account Statement	Free of charge
Card Account Statement signed by payable.	£5.00 per page
PIN Change	Free of charge
Card Activation & Blocking	Free of charge
Card Top-up & Withdrawal (to or from your payabl. payment account)	Free of charge
Card Payments[13]	Free of charge
Fee per Dispute[10]	£50.00 per dispute

Card Fees	Fee
Physical Card Issue / Reissue / Replacement, with Standard Priority (estimated delivery[11] within 12 working days)	UK £15.00 / International £30.00
Physical Card Issue / Reissue / Replacement, with Express Priority (estimated delivery[11] within 7 working days)	UK £30.00 / International £45.00
ATM Cash Withdrawal [12,13]	2.00% + £5.00 (base or non-base currency)

1 Cut-off time means the time by which payabl. accepts an order for execution of a Transaction. All Cut-off times apply only on Banking Days, except for 24/7 Cut-off times. Banking Day means a day, other than a Saturday, Sunday or public/bank holiday, on which banks are open to the public and carry out substantially all of their banking operations.

2 Value Date means the date on which payabl. transfers funds to the recipient bank, where "T" means that the Transaction is processed on the same Banking Day and "T+1" means that the Transaction is processed on the next Banking Day.

3 Please find the list of countries within the SEPA zone at the European Payments Council website.

4 Please note that payments in AUD, JPY, NZD, SGD, HKD received within the existing cut-off time will be executed T+1.

5 SHA means that the charges for a Transaction are shared between the sender and the recipient.

6 Express means a Transaction processed on the same Banking Day, subject to technical availability and applicable Cut-off Times.

7 OUR means that all charges relating to the Transaction are paid by the sender and the recipient receives the payment amount in full.

8 Collection Date means the date on which funds are collected from the payer's bank account pursuant to a Direct Debit instruction and transferred through the relevant payment scheme.

9 A Dormant Card is a card that is not active for three consecutive months.

10 Any additional fees and costs associated with the dispute shall be borne by the Customer in accordance with the rates set by payabl. and the applicable Card Schemes.

11 The Cards will be delivered by a delivery service provider engaged by us. Delivery of the Cards may take longer than anticipated, and delivery times are not guaranteed. The availability and coverage of the delivery service may vary depending on the delivery service provider and may change from time to time. Please get in touch with our Customer Support team if you have any questions about the availability of delivery to your address.

12 ATM operator charges may also apply.

13 "Base Card Currency" means the currency assigned to the Card Account at the time of issuance of the Card. For transactions made in a currency other than your Base Card Currency, the amount will be converted using the applicable Card Scheme exchange rate at the time of processing, plus a 3% markup (the "Markup Fee"). Please note that the exchange rate and the Markup Fee are applied automatically on the date of a transaction's clearance by the Card Scheme, which may differ from the transaction date itself.