



Fee Information Document



Name of the account provider: Wise Wolves Payment Institution Limited

Account name: Payment Account

Date:01/03/2020

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account which are not listed here. Full information is available in Tariff Guide.
- A glossary of the terms used in this document is available free of charge.

Service	Fee
General account services	
Maintaining the account	Monthly 15
	Total annual fee 180
Payments (excluding cards)	
Credit transfer SEPA	Up to EUR 5 000 5
	Over EUR 5 000 - EUR 50 000 25
	Over EUR 50 000 0.20% minimum 100 maximum 150
Credit transfer NON SEPA	0.30% minimum 50 maximum 250
Standing order	Activation 100

Direct debit	Service not available
Cards and cash	
Providing a debit card	Service not available
Providing a credit card	Service not available
Cash withdrawal	Service not available
Overdrafts and related services	
Overdraft	Service not available
Overrunning	Service not available
Other services	
Provision of a cheque book	Service not available
Return cheque due to inadequate balance	Service not available
Currency exchange services	0.10% minimum 50 maximum 150
Copy of statement	15

GLOSSARY

TERM	DEFINITION
Maintaining the account	The account provider operates the account for use by the customer.
Providing a debit card	The account provider provides a payment card linked to the customer's account. The amount of each transaction made using the card is taken directly and in full from the customer's account.
Providing a credit card	The account provider provides a payment card linked to the customer's payment account. The total amount of the transactions made using the card during an agreed period is taken either in full or in part from the customer's payment account on an agreed date. A credit agreement between the provider and the customer determines whether interest will be charged to the customer for the borrowing.
Cash withdrawal	The customer takes cash out of the customer's account.
Provision of a cheque book	Issuance of a cheque book by charging the customer's account.
Credit transfer SEPA	The account provider transfers money, on the instruction of the customer, from the customer's account to another account, through SEPA.
Credit transfer NON SEPA	The account provider transfers money, on the instruction of the customer, from the customer's account to another account, through a channel other than SEPA.
Standing order	The account provider makes regular transfers, on the instruction of the customer, of a fixed amount of money from the customer's account to another account.
Direct debit	The customer permits someone else (the recipient) to instruct the account provider to transfer money from the customer's account to that recipient. The account provider then transfers money to the recipient on a date or dates agreed by the customer and the recipient. The amount may vary.
Return cheque due to inadequate balance	Decline the payment of a cheque due to an insufficient balance of the account to be charged.
Currency exchange services	Conversion of the currency of the transfer / withdrawal.
Overdraft	The account provider and the agree in advance that the customer may borrow money when there is no money left in the account. The agreement determines a maximum amount that can be borrowed, and whether fees and interest will be charged to the customer.
Overrunning	A tacitly accepted overdraft whereby a payment service provider makes available to a customer funds which exceed the current balance in the customer's payment account or agreed overdraft facility.
Copy of statement	Reissuance of an account statement.