



## Fee Information Document



**Name of the account provider:** Omnio EMI Limited

**Account Name:** Vox Money Account

**Date:** 13th February 2024

- 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 that are not listed here. Full information is available here: [www.voxmoney.co.uk/help/services-and-fees/](http://www.voxmoney.co.uk/help/services-and-fees/)
- A glossary of the terms used in this document is available free of charge.

Service	Fee
General Account Services	
Maintaining the account	£1.80 per month, which totals £21.60 per year.
Refusing a payment due to lack of funds	£0.00
Payments (excluding cards)	
Sending money within the UK (Faster Payment)	£0.00
Direct Debit	£0.00
Standing Order (scheduled payment)	£0.15
Receiving money in pounds (regular payments in from within the UK)	£0.00
Cards and Cash	
Cash withdrawal in pounds in the UK	£1.00
Cash withdrawal in foreign currency outside the UK	£1.00 + 2.75% FX currency fee
Debit card payment in pounds	£0.00



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Debit card payment in foreign currency	+2.75% FX currency fee
Overdrafts and related services	
Arranged overdraft	Not Applicable
Unarranged overdraft	Not Applicable
Other services	
Replacement debit card	£5.00 We don't charge a fee for replacing cards which have been stolen, frauded or which have expired.
Account Closure/Cancellation	£0.00
Package of services	
Rewards Programme - Get 2-13% cash back into your account by using your Vox Money card at a great range of participating retailers	£0.00



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### Glossary of Terms

Term	Definition
Account Closure / Cancellation	The customer requests that the account provider closes the customer's account.
Arranged overdraft	The account provider and the customer agree in advance that the customer may borrow money when there is no money left in the account.
Cash withdrawal in foreign currency outside the UK	The customer takes cash out of the customer's account in foreign currency at a cash machine outside the UK.
Cash withdrawal in pounds in the UK	The customer takes cash out of the customer's account in pounds at a cash machine in the UK.
Debit card payment in foreign currency	The customer uses their debit card to make a payment in foreign currency. This can be in a shop, online or over the phone.
Debit card payment in pounds	The customer uses their debit card to make a payment in pounds. This can be in a shop, online or over the phone.
Direct Debit	The customer gives another person (payee) the right to instruct the account service provider to transfer money from the customer's account to the payee's account. The account service provider transfers the money to the payee on the day or days agreed between the customer and the payee. The amount may vary.
Maintaining the account	The account provider operates the account for use by the customer.
Receiving money in pounds	When money is sent to the customer's account from an account in pounds.
Refusing a payment due to lack of funds	The account provider refuses a payment from the customer's account because there is not enough money in it.
Replacement debit card	The account provider sends a replacement debit card to the customer.
Rewards Programme	A specified list of participating retailers who offer a defined percentage cashback on expenditure in store or online.
Sending money within the UK (Faster Payment)	The account provider transfers money, on the instruction of the customer, from the customer's account to another account in the UK.
Standing order (scheduled payment)	The customer requests that the account provider makes regular transfers of a fixed amount of money from the customer's account to another account.



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Unarranged overdraft	The customer borrows money when there is no money left in the account.
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