



MuchBetter fees

VERSION 21.02.2019

MuchBetter customer fees – February 2019

All customer fees applicable as of February 2019:

Please check the app for the latest fees for your location, guideline fees are located below.

Funding your MuchBetter account:

Funding method	Fee
VISA / MASTERCARD	2.65- 5 %
BANK TOP UP (SEPA/ Faster payments)	Free
<p>You can find the fees for other methods available to you by tapping 'Top up Account' and then 'Top up' in the 'Account' section of your app.</p> <p>Please note that a currency conversion margin may apply if the currency of transaction processing is different from your wallet currency *</p> <p>Using your credit card for gambling usage may incur a 'cash advance fee' from your card issuer. Please note we do not receive any of this fee and we do not control when these fees are applied.</p>	

* Our exchange rates are updated throughout each day and it is the User's responsibility to check the applicable rates in our app before proceeding with transactions involving an exchange of currency. In most currencies, we will add a margin to the mid-market exchange rate provided by XE. The mid-market exchange rate is NOT a commercially available rate to users, or merchants like us.

We are not a bureau de change (currency exchange). We are not responsible for any loss due to changes in exchange rate.

If the transfer method is not an instant method, the exchange rate as described above will be applied when we are provided a confirmation of the transfer by our payment processor *

Using your MuchBetter account:

Usage method	Fee
Transfer to friends	free
Receive transfers	free
Pay a merchant	free
Transfer from a merchant	free
Request a gift	free
Send a gift	free
Request money from a friend	free
Currency conversion*	0.99 % for conversions between USD/EUR/GBP - FX rates will vary for all other currency conversion including where USD/EUR/GBP is converted to a different currency

Using your MuchBetter card:

MuchBetter card	Fee
Use online	free
Use in person	free
Use contactless	free
Use at ATM	0.99 %
Currency conversion*	0.99 % for USD/EUR/GBP - FX rates will vary for all other currency conversion including where USD/EUR/GBP is converted to a different currency

Withdrawing your money:

Withdrawal	Fee
UK faster bank transfer	2 %
SEPA bank transfer (EUR)	2 %
Non-SEPA wire transfer (EUR)	60 EUR
You can find the fees for other methods available to you by tapping 'Withdraw' and then 'Withdraw' in the 'Account' section of your app.	

Please note that your bank is responsible for any currency conversion after the money has left MuchBetter.
*** We may be unable to accept money from or send it to certain territories outside of the EEA. ***

30 June 2017	MuchBetter	HSBC	Barclays	M&S	Post office
10 GBP	12.81 USD	12.42 USD	12.38 USD	12.72 USD	12.78 USD

We reserve the right to change these at any time.



MuchBetter is proud to be a member of the Electronic Money Association
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