

MuchBetter customer fees – May 2018

All customer fees applicable as of May 2018:

Funding your MuchBetter account:

Funding method	Fee
VISA / MASTERCARD	1.65 %
BANK TOP UP	Free
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.	
Please note that a currency conversion fee may apply when you are topping up in a currency that is not the same as your wallet currency*	

* Our exchange rates are updated throughout each day and it is the User's responsibility to check the applicable rates in our cashier 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.

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*	1 %

Using your MuchBetter card:

MuchBetter card	Fee
Use online	free
Use in person	free
Use contactless	free

Use at ATM	0.99 %
Currency conversion*	1 %

*We add only 0.99 % to our buy rate for any currency conversion. This is one of the best rates around, and you get much more for your money:

Withdrawing your money:

Withdrawal	Fee
UK faster bank transfer	3 GBP
SEPA bank transfer	3 EUR
Non-SEPA bank transfer	40 EUR

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.