

# Fee Information Document

Name of the account provider: Multitude Bank p.l.c.

Account name: SweepBank Credit Card Mastercard

Date: 01.10.2022

- 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 the [List of Prices and Services](#).
- A glossary of the terms used in this document is available free of charge.

Service	Fee	
<b>Cards and cash</b>		
<b>Providing and renewing a Credit Card</b>		
virtual card	One-time fee when card is issued or renewed	€0.00
physical card	One-time fee when a card is issued or renewed	N/A
Second and subsequent additional card	Yearly fee	N/A
Interest rate	<p><b>Cash advances:</b> 19.9 % per annum charged on a daily basis on the balance of the cash advances outstanding from the date the cash advance is taken out.</p> <p><b>Purchases:</b> 0% per annum on purchases credited to the Card Account and repaid by you by the date indicated on the Card Statement on which the purchases are first recorded. The balance of amounts outstanding at the end of such period shall be charged interest at the rate of 19.9 % per annum until repaid in full.</p>	

	<p><b>Other transactions and amounts charged to your Card Account:</b>          19.9 % per annum charged on a daily basis on the balance of the amount outstanding from the date of utilisation of the Credit.          fixed for the duration of the Card Agreement unless changed in accordance with clause [].</p>	
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<b>Making payments using an international credit card</b>		
Currency Conversion Fee	Transactions other than euro	1.75%
Cash withdrawal Fee	In EUR	
	ATM withdrawals	2.00%
	Electronic money transfer	2.00%
	Direct debit, standing orders	€0.00
	In currency other than EUR	
	ATM withdrawals	N/A
	Electronic money transfer	€0.00
Card deposit		N/A
Administrative Fee for Late Payment/Reminder fee		€5.00
Excess Limit Fee		€5.00
Reactivation of Delinquent Cards		N/A
<b>Replacing Card</b>		
Replacing a lost/damaged card		€0.00
Emergency SweepBank Credit Card replacement fee	In EU area	€0.00

Emergency SweepBank Credit Card replacement fee	Outside EU area	€0.00
Card and/or PIN mailed by post		€0.00
<b>Other Fees</b>		
Additional Card Statement Fee in print form	Delivered on paper / each	€10.00
Card Transaction Cancellation fee		€0.00
Positive Balance fee		€0.00
Payment related queries fee		€0.00
Transaction Dispute fee		€25.00
<b>Overseas emergency services</b>		
Cash disbursement fee		€0.00
Credit Limit change fee		€0.00
Credit monthly subscription fee		€0.00