



Fee Information Document



Name of the account provider: Pocopay AS

Account name: DIFY Account

Date: 25 October 2021

- 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 on our website: <https://pocopay.com/es>.
- A glossary of the terms used in this document is available free of charge.

Service	Fee	
General account services		
Maintaining the account	Monthly fee	0,00 €
	Total annual fee	0,00 €
Payments (excluding cards)		
Sending money	Online SEPA standard payment order in euro	0,05 €
	Online SEPA instant payment order in euro	0,05 €
	Online Internal Pocopay payment order	0,00 €
Standing order	Service not available	
Direct debit	Service not available	

Cards and cash			
Providing a debit card	Service not available		
Providing a virtual debit card	Issuance		0,00 €
	<u>Monthly fee</u>		<u>0,00 €</u>
	Total annual fee		0,00 €
Providing a credit card	Service not available		
Cash withdrawal with a virtual debit card from an ATM	In SEPA region	in EUR	2% (min 1,50 €)
		in any other currency	3% (min 1,50 €)
	Outside SEPA region		3% (min 1,50 €)
Cash withdrawal with a credit card from an ATM	Service not available		
Overdrafts and related services			
Arranged overdraft	Service not available		
Unarranged overdraft	Service not available		
Other services			
Negotiation and Clearing cheques	Service not available		
Returning cheques	Service not available		
Alert services (SMS, e-mail or similar)	Service not available		
Adding money to the account by card payment (top-up)	0,50%		