



Fee Information Document

Name of the account provider: Xapo Bank Limited

Account Name: Xapo Account

Date: 18 September 2025

- 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 Fees Section of the Xapo Bank Limited Terms & Conditions.
- A glossary of the terms used in this document is available free of charge.

Service	Fee
General Account Services	
Maintaining the account Includes a package of services consisting of: USD bank account, international premium debit card and an ultra secure Vault that supports USD. Services beyond these may be charged separately.	1000 USD a year
Payments (excluding the cards)	
Sending money through SWIFT Receiving USD through SWIFT Receiving non-USD through SWIFT 0.8% Receiving money from outside Gibraltar	0.2% plus the USD equivalent of GBP 25 0.3% 0.8% 0 USD a year
Receiving money through the Faster Payments system Sending money through the Faster Payments system	0.15 GBP 0.15 GBP
Receiving money through the SEPA system Sending money through the SEPA system Sending money through the SEPA Instant system	0.10 EUR 0.15 EUR 0.20 EUR



FedACH Deposits FedWire Deposits FedACH Withdrawals	0.50 USD + 0.1% Transaction Value 20 USD + 0.1% Transaction Value 30 USD + 0.15% Transaction Value
Cards and Cash	
Metal Card Issuance	0 USD
Cash withdrawal (ATM) in Gibraltar up to 100 USD per month	0 USD, ATM operator fees may apply
Cash withdrawal (ATM) outside Gibraltar up to 100 USD per month	0 USD, ATM operator fees may apply
Cash withdrawal (ATM) outside Gibraltar above 100 USD per month	2% of the withdrawal amount, ATM operator fees may apply
Replacement card: First replacement card in a year (January-December)	0 USD
Additional replacement card in a year (January-December)	25 USD
Emergency replacement card production	100 USD
Emergency replacement card shipping	Depending on shipping address
Emergency cash access	120 USD
Closed card: fee charged when the card was cancelled by the user and a new one was requested	25 USD
Debit card payment	0 USD, operator fees may apply
Debit card payment in a foreign currency	0 USD, operator fees may apply
Overdrafts and related services	
Arranged overdraft	Not applicable
Unarranged overdraft	Not applicable
Other services	
Dispute fee (Charged in case of a non-substantiated dispute)	45 USD



Cancelling a cheque	Not applicable
Refusing payment due to lack of funds	0 USD
Allowing a payment despite lack of funds	0 USD
Airport lounge access:	
First yearly visit	0 USD
Subsequent visits in the same year	35 USD
Guest visit fee	35 USD
Wealth fees	
Buying stocks	0.5% of trade value
Trading Activity Fee (TAF)	0.000145 USD per share (max. 7.27 USD min. 0.01 USD per trade)
Securities and Exchange Commission (SEC) Fee	0.000008 USD * USD transaction value (min. 0.01 USD per trade)
Selling stocks	0.5% of trade value + TAF + SEC Fee
Xapo Byzantine Fund Subscription Fee	0 USD
Xapo Byzantine Fund Redemption Fee	0 USD