



## Fee Information Document

**Name of the account provider:** Xapo Bank Limited

**Account Name:** Xapo Account

**Date:** 20 April 2026

- 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
<b>General Account Services</b>	
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
<b>Payments (excluding the cards)</b>	
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
<b>Cards and Cash</b>	
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
<b>Overdrafts and related services</b>	
Arranged overdraft	Not applicable
Unarranged overdraft	Not applicable
<b>Other services</b>	
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
<b>Wealth fees</b>	
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
<b>Dormancy Fees</b>	
Dormant account	50 USD/year