



SPENDESK

Fee Information Document



Name of the account provider: Spendesk Financial Services SAS

Account name: Payment account in euro (EUR)

Date: 31st August 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 "Pricing Terms" set out in the [general terms and conditions of us of Spendesk SAS services](#).
- A glossary of the terms used in this document is available free of charge.

Service	Fees
General account services	
Maintaining the account ⁽¹⁾	Free
Subscription to remote payment services (Internet, Smartphone, etc.) [Spendesk App] ⁽¹⁾	Free
Intervention fees ⁽¹⁾	Free
Payments (excluding cards)	
Sending money (occasional SEPA transfer) ⁽¹⁾	Free
Sending money internationally (in a currency different from that of the account or out of the SEPA)	Specific fees applicable for each currency, as listed in Spendesk App
Cards and cash	
Provision of a physical or virtual debit card (international immediate debit payment card) [Visa] ⁽¹⁾	Free
Payment in the currency of the card ⁽¹⁾	Free

Foreign exchange fees (in case of payment transaction with a payment card in a currency different from that of the account)	2.99% per transaction
Cash withdrawal (in case of withdrawal at an ATM of another institution with a payment card): - in the currency of the account - in a currency different from that of the account	0.75% per withdrawal (minimum fee of €1.00) 0.75% + 2.99% per withdrawal (minimum fee of €2.50)
Other services	
Fees for seizure of funds on the account (seizure by a third party)	10% of the seized amount (maximum fee of €100.00 per seizure)
Fees applicable to an inactive account	€30.00 per year

⁽¹⁾ Service included in the package of services provided by Spendesk SAS

Spendesk Financial Services

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Payment institution licensed in France by the ACPR under number 17518