



Fee Information Document



Name of the account provider: Pocopay AS

Account name: DIFY Account

Date: 11 February 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
Maintaining the account	
	Monthly fee 0,00 € Annual fee 0,00 €
Payments (excluding cards)	
Payment order	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
Cards and cash	
Providing a debit card	Service not available
Providing a virtual debit card	Monthly fee 0,00 € Annual fee 0,00 € Issuance 0,00 €

Providing a credit card	Service not available	
Cash withdrawal in euros with a virtual debit card from an ATM (SEPA region)	Each withdrawal	2% (min 1,50 €)
Cash withdrawal in other currency with a virtual debit card from an ATM (SEPA region)	Each withdrawal	3% (min 1,50 €)
Cash withdrawal with a virtual debit card from ATM (outside SEPA region)	Each withdrawal	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		
Cheque negotiation and Clearing	Service not available	
Return of cheques	Service not available	
Text alerts service (SMS, e-mail or similar)	Service not available	
Adding money to the account by card payment (top-up)	Each transfer	0,50%