

O2 Money card costs

Transaction	Cost
Getting a Card	<p>The cost of a Card is €4.99 and the Card will need to be Topped up when purchased within the following minimum and maximum amounts:-</p> <ul style="list-style-type: none"> a) between €20 and €150 if You are over 18 and are the Account Holder. b) between €5 and €150 if you are under 18 and are the Account Holder. c) between €5 and €50 if you are under 18 or if you are not the Account Holder. <p>The total cost is the amount You want to Top up by, plus the €4.99 cost of the Card.</p>
Topping up Your Card in an O2 Store or Payzone Outlet	<p>The cost for Topping up in an O2 store or Payzone outlet will depend on the amount of the Top up being added. In-store Top up is available in increments of €5, starting at €5. Payzone Top up is only available in increments of €10, starting at €20.</p>
Top up Value	Fee
€5 to €15	€0.49 (O2 Stores only)
€20 to €50	€0.99
€60 to €90	€1.49
€100 to €150	€1.99

€160 to €350	€2.99
	For example, if You want to Top up Your Card by €70, the total amount to pay will be € €71.49 (€70 plus the €1.49 cost).
Topping up Your Card from Your Bank Account	<p>The cost for Topping up through Your bank account will depend on the amount of the Top up being added. You can Top up for any amount between €5 and €350.</p>
Top up value	Fee
€5 to €19.99	€0.39
€20.00 to €59.99	€0.80
€60.00 to €99.99	€1.25
€100.00 to €159.99	€1.70
€160.00 to €350.00	€2.55
	For example, if You transfer €70 from Your bank account, the Top up amount added to Your Card will be €68.75 (€70 minus the €1.25 cost).
ATM withdrawal	<p>The cost for every ATM withdrawal in the Eurozone is €1.</p> <ul style="list-style-type: none"> - €100 withdrawal will reduce Your balance by €101 - €200 withdrawal will reduce Your balance by €201 <p>The cost for every ATM withdrawal in non-euro currencies is 2.75% of the amount You withdraw. For example, a £100 withdrawal will reduce Your balance by £102.75, and this will be charged to Your Card in Euro at the Visa exchange rates that apply when the transaction is settled.</p>

Foreign Currency Purchases	<p>The cost for every transaction in non-euro currencies is 2.75% of the amount. For example, a £100 purchase will reduce Your balance by £102.75 and this will be charged to Your Card in Euro at the Visa exchange rates that apply when the transaction is settled..</p>
Moving Money to Another Card	<p>There is a €0.30 cost to transfer funds from one O2 Money Card to another.</p>
Moving Money from Your Card to a bank account	<p>There is a €5 cost to move money from Your Card to a bank account.</p>
Replacing a Card	<p>There is a €5 cost to replace a Card that is lost, stolen or damaged.</p>
Inactivity Fee	<p>There is a €1.50 fee per month where:-</p> <ul style="list-style-type: none"> a. the balance on Your Card is not zero and does not change for more than 15 months; or b. a Minor Cardholder who reaches 18 does not transfer the Account into their own name within 3 months. <p>The fee is applied every month until the balance is reduced to zero or until You use the Card (in the situation set out at (a) above) or become the Account Holder (in the situation set out at (b) above).</p>
Government Stamp Duty	<p>There is a €2.50 fee every year if the Card is used in an ATM.</p> <p>There is also another €2.50 fee every year if the Card is used in a point of sale transaction.</p>

O2 Money card limits

Limit Applies To:	Limit
The smallest Top up You can add, in one go	€5 (O2 and Online) €20 Payzone
The most Top up that can be added to Your Card from a store	€350 per day
The most Top up that can be added to Your Card from Your bank	€350 per account, per working day (1 transfer per account, per day maximum)
Maximum amount that can be withdrawn from Your Card by ATM in a day	€200
The maximum amount You can move from one Card to another.	€350 per transfer
Maximum balance on the Card at any time subject to the transactions per 12 months.	€5,000
Maximum Top up that can be added to Your Card overall in any 12-month period (including any money moved from another Card)	€2500 Where the Cardholder is under 18, or is over 18 but has not presented valid evidence of ID and address at an O2 store. €50,000 where the Cardholder is over 18 and has presented valid evidence of ID and address at an O2 store.
Maximum amount You can move from Your Card to a bank account, in any 12-month period Note: this limit can be removed for over 18s once valid evidence of ID and address has been presented at an O2 store.	€1,000