

Fee schedule



**BLOOMSBURY
MONEY**

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**Disclaimer: Most recent 'Fee Schedule' can be found online at - bloomsburymoney.com/fees.*



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Bloomsbury Money Standard Fee Schedule

This Fee Schedule, together with any appendices or schedules as amended from time to time (the “**Fee Schedule**”), sets out the basis on which **Bloomsbury Money LLC** (“**we**”, “**us**” or “**our**”) will levy fees upon the party identified on the signature page of the Participant Agreement (“**you**” or the “**Participant**”).

Agreement of Fees

Fees shall be agreed with you on a case-by-case basis and may be varied from time to time. The fees applicable to you will be confirmed in writing upon completion of the onboarding process.

Standard Fees

The standard fee schedule is published at
bloomsburymoney.com/fees

For the avoidance of doubt, the fees set out in the published fee schedule constitute our standard fees.

Determination of Fees

The fees applicable to you are determined by reference to a range of factors including, without limitation, your jurisdiction, risk profile, payment frequency, and the requirements of ongoing transaction monitoring.

Variation of Fees

We reserve the right, at our discretion, to amend the fees applicable to you from time to time. Any such amendments shall be notified to you in writing.

Contents

Account Fees	3
Transaction Fees	4
Money Transfer Fees	5
Card-Related Fees	6
Service and Support Fees	7
Account Risk Rating Matrix	8-9

Account Fees

Account Fees per multi-currency IBAN

Monthly account maintenance fees

	Maintenance Fee (per month)
Low risk accounts	GBP 530
Medium risk accounts	GBP 1,700
High risk accounts	GBP 5,300

Covering due diligence, transaction monitoring, and compliance overheads.

The **monthly maintenance fee** is waived for accounts exceeding outbound payments:

£5,000,000 per calendar month for low risk accounts
£10,000,000 per calendar month for medium risk accounts
£25,000,000 per calendar month for high risk accounts.

Inactivity Fees: A fee of **£1,000** per month after six months of inactivity.

Multi-currency IBAN fee per each unique account are charged **£10** each.

Fees can be paid in GBP, EUR, USD, USDT or USDC. Subject to terms and KYC/AML checks.

Account Opening/Setup Fees:

A one-time charge of **£5,000**.

This fee compensates for (AML) and know-your-customer (KYC) checks. The fee is offset against the first invoice covering **30 calendar days** of transactions. Payable via crypto/fiat.

Minimum monthly commitment ("MMC"):

	MMC
Low risk accounts	GBP 5,000
Medium risk accounts	GBP 10,000
High risk accounts	GBP 25,000

The MMC covers transaction fees, money transfer fees and fiat card fees in a given 30 calendar day period. If MMC is not met by end of month, the remainder will be invoiced to account to meet requirement above. Chargeback fees, service and support fees are charged separately.

Transaction Fees

Bloomsbury Inter-network transfers in the same currency: FREE

Sending payments in the native account currency to other accounts within the Bloomsbury network. For example, sending USD from your USD account, to another Bloomsbury USD account holder.

Small Payment Processing surcharge per outgoing payment of **less than £100,000** or in equivalent currency is **£1**.

Transaction Limits for exceeding available balances: **1%** of the notional overdrawn amount calculated on a daily basis.

Rolling reserve for high risk category accounts

8% of each incoming payment is held for a period of up to **120 days** to cover recalls.

For example, an incoming payment of £100 will require a “held” reserve amount of £8. The rolling reserve is applied from time to time subject to transaction monitoring. Low and medium risk businesses are not subject to rolling reserve treatment. High risk businesses are evaluated on a case-by-case basis.

Payment Processing Fees:

The below fees are applied to the notional amount exceeding **£100,000** or equivalent in other currency.

Payment processing fees are calculated on **each incoming and outgoing payment**.

Risk Profile	Processing fee (per £100)
Low risk accounts	£0.15
Medium risk accounts	£0.50
High risk accounts	£1

*Plus a small flat fee of **£3** per incoming and outgoing payment.*

Real-Time Payments Fees: A flat fee of **£20** per transaction.

Note: The instant nature of these payments requires heightened fraud screening in real-time, justifying a higher fee. This feature is invite-only and available to select accounts with a track record of at least 180 days maintaining an account in good standing.

Money Transfer Fees

International Transfer Fees: £15 The cost is driven by the complex compliance and sanctions checks required for cross-border payments.

Domestic Transfer Fees each local payment is charged at a flat fee of **£5**.

Foreign Exchange (FX) Fees: A markup on the interbank-exchange rate of **50 basis points (0.5%)** covering potential currency fluctuations and market risks.

Card-Related Fees

Card Issuance Fees: £20 for each physical card.

Virtual and tokenized cards are issued for **FREE**.

Card Replacement Fees: £50. This fee covers the cost of issuing a new, secure card.

POS Transactions are charged at a flat rate of **£1 per payment**.

ATM Withdrawal Fees: A combination of a fixed fee **£5** and **1% of the notional amount**. This covers the higher costs associated with cash handling.

Chargeback fees: £35 plus **pass through charges**.

Service and Support Fees

RFI: fee of £250 per Request for Information.

This fee recoups the administrative and financial costs of handling the RFI raised by the bank or intermediary.

Statement or Reporting Fees: £25 per request for physical or detailed statements. Digital and online statements are **FREE**.

API Access Fees: For business clients, an initial setup fee of **£5,000**. This covers the technical support, monitoring, and security required to maintain the API connection.

Account Risk Rating Matrix

Bloomsbury's account's risk classification is determined by its **jurisdiction** and **industry**, as these factors are key indicators of potential financial crime and regulatory risk. Here's a breakdown of how accounts are typically categorized by us.

Low-Risk Accounts

Low-risk accounts are associated with jurisdictions and industries that have strong regulatory frameworks and a low historical incidence of financial crime. These accounts are considered to pose minimal risk of fraud or money laundering.

Jurisdiction:

Jurisdictions with stable political and economic environments, and those with a robust anti-money laundering (AML) and counter-terrorist financing (CTF) regime, such as the UK, Canada, and the US, are generally classified as low-risk.

Industry:

Industries that are highly regulated and transparent, like established technology firms, traditional retail, or public sector entities, are typically considered low-risk. These businesses often have clear, verifiable revenue streams and a stable customer base.

Medium-Risk Accounts

Medium-risk accounts are from jurisdictions or industries that have some level of regulatory oversight but may have a higher potential for risk due to the nature of their operations. These accounts require more scrutiny than low-risk ones.

Jurisdiction:

Jurisdictions with developing AML/CTF frameworks or those with some political or economic instability might be classified as medium-risk.

Industry:

Industries that handle a large volume of transactions or operate in sectors with varying degrees of regulation are often considered medium-risk. Examples include e-commerce, certain import/export businesses, and consulting services.

High-Risk Accounts

High-risk accounts are those that present a significant risk of fraud, money laundering, or other financial crimes. They are subject to the highest level of due diligence and ongoing monitoring.

Jurisdiction:

Accounts from jurisdictions that are subject to international sanctions, or are known for political instability, corruption, and a lack of effective AML/CTF controls, are classified as high-risk.

Politically exposed UBO's are subject to high-risk account classification.

Industry:

Certain industries are inherently high-risk due to their cash-intensive nature, high-value transactions, or limited regulatory oversight. Examples include gambling, cryptocurrency exchanges, adult entertainment, and businesses dealing with defense or military-related goods.

Notes

Bloomsbury Money ® stands for better global banking.

Our mission is to tackle the de-banking crisis by putting our clients first, helping them store, manage and move capital. Bloomsbury empowers global businesses and private clients through comprehensive financial solutions designed for the complexities of international finance.

Our UK-issued multi-currency IBAN bank accounts facilitate seamless global transactions. Clients enjoy effortless banking by requesting, sending, saving, and exchanging across 35 currencies, ensuring liquidity and flexibility.



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