

DOSH.

FEES AND LIMITS

This document explains the fees and limits that apply when you use your DOSH account and card. It should be read alongside the DOSH Terms and Conditions.

We have set this information out separately, so it is easy for you to find and understand. The latest version of this document will show the fees and limits that apply to your DOSH account and card.

Fees and charges

Effective from: 08/09/2026

Service or transaction	Fee
First card delivery	£0.00
Replacement card	£3.00
Renewal card	£0.00
UK transactions, in person and online	£0.00
International transactions	3% of the transaction value
Transfers into account	£0.00
Transfers out of account	£0.00
Cash deposits into account	£0.00
UK ATM and Post Office withdrawals	£0.50 per withdrawal
International ATM withdrawals	£1.00 per withdrawal
Direct Debit payments out	£0.00
Returned Direct Debits	£5.00 per returned Direct Debit
Failed chargeback	£45.00

Important information about fees

We may charge £3.00 for a replacement card. This will depend on why the card needs to be replaced. We will tell you if this fee applies when you ask for a replacement card.

If you make an international transaction, we will charge 3% of the transaction value. The transaction may also be converted using the Mastercard exchange rate, which includes a 2.25% exchange rate charge. Exchange rates can change and may be different at the time your transaction is processed. You can use Mastercard's currency converter tool to work out how much you will be charged for a transaction in a foreign country [here](#).

If you make an international ATM withdrawal, we will charge £1.00 for each withdrawal. The transaction may also be converted using the Mastercard exchange rate, which includes a 2.25% exchange rate charge. Exchange rates can change and may be different at the time your withdrawal is processed.

We may charge £45.00 if a chargeback claim is unsuccessful. We will tell you during the claim process if this fee may apply before the claim continues.

Account and card limits

A value limit is the maximum amount that can be paid, received, withdrawn or spent.

A volume limit is the maximum number of transactions that can be made.

Payment in limits

You can receive up to:

- £10,000 per day, across up to 20 payments
- £20,000 per month, across up to 100 payments
- £100,000 per year, across up to 1,200 payments

Payment out limits

You can send up to:

- £2,500 per payment
- £2,500 per day, across up to 20 payments
- £5,000 per month, across up to 100 payments
- £30,000 per year, across up to 300 payments

Please note that the amount you can pay into your account may be higher than the amount you can transfer out in the same day, month or year. This means that if you pay in more than your payment out limit, you may not be able to transfer the full amount out straight away. You may still be able to spend using your card, make Direct Debit payments or withdraw cash, subject to the separate limits shown below.

Note: a minimum value of £1.00 applies per faster payment. You cannot make a faster payment for under £1.00.

Direct Debit payment limits

Direct Debit payments from your DOSH account are subject to the following limits:

- £5,000 per day
- £7,000 per month

ATM cash withdrawal limits

You can withdraw up to:

- £250 per withdrawal
- £250 per day, across up to 10 withdrawals
- £2,500 per month, across up to 50 withdrawals

Post Office cash deposit and withdrawal limits

At a Post Office branch, you can:

- Deposit up to £500 per transaction
- Withdraw up to £250 in any 24-hour period, across up to 10 withdrawals
- Withdraw up to £1,750 per week, across up to 50 withdrawals
- Withdraw up to £2,500 per month, across up to 50 withdrawals

Card purchase limits

You can spend up to:

- £5,000 per card purchase
- £10,000 per day, across up to 30 purchases
- £10,000 per week, across up to 70 purchases

Changes to fees and limits

We may change the fees or limits in this document from time to time. If we need to tell you about a change before it happens, we will do this in line with the DOSH Terms and Conditions and any legal or regulatory requirements that apply.

The DOSH prepaid card is issued by allpay Ltd pursuant to license by Mastercard International Incorporated. DOSH is a trading name of allpay Ltd who are authorised and regulated by the Financial Conduct Authority (FRN 900539) for the issuance of electronic money. Head office and registered address: Fortis et Fides, Whitestone Business Park, Whitestone Hereford, Herefordshire, HR1 3SE (Company No 02933191). Mastercard® is a registered trademark of Mastercard International Incorporated.

