

Forum:[Hack Forums](#)

Thread: [Debit card without monthly fees?](#)

Dr1ps - July 23, 2019, 2:23 am

Hello, is there any reliable online bank like Western Union or Paypal that offer a debit card without monthly fees?

Faceless Man - July 23, 2019, 2:24 am

(Jul 23, 2019 02:23 AM)Dr1ps Wrote: [\[CITE\]](#) Hello, is there any reliable online bank like Western Union or Paypal that offer a debit card without monthly fees?
Use Monzo

Dr1ps - July 23, 2019, 2:29 am

(Jul 23, 2019 02:24 AM)Faceless Man Wrote: [\[CITE\]](#) Use Monzo
Are you using it?

Trying to understand their fees here. It says they limit your withdrawals to £200, and you pay 3% if you go over it?

SIM-1729678 - July 23, 2019, 2:31 am

Check n26, I believe they don't have fees.

Dr1ps - July 23, 2019, 2:48 am

(Jul 23, 2019 02:31 AM)ScreemS Wrote: [\[CITE\]](#) Check n26, I believe they don't have fees.
Reading n26's FAQ:

Can I withdraw money with my N26 debit card abroad?

- Yes! All N26 cards let you withdraw money at foreign ATMs. It's free with Black and Metal and standard users only have to pay 1,7% conversion fee.

Which are the N26 exchange rates for withdrawing abroad?

- Premium accounts don't pay any fees for withdrawing money. While free plans pay a one-time 1,7% on withdrawals in currencies outside the Eurozone.

So does that mean I will have to pay 1.7% on every withdrawal plus 1.7% on the first withdrawal?

I'm confused with what they consider abroad exactly. So if I'm within the EU I'm paying 1.7% on each withdrawal?

Faceless Man - July 23, 2019, 2:53 am

(Jul 23, 2019 02:29 AM)Dr1ps Wrote: [\[CITE\]](#) Are you using it?

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I'm using it myself, its great.

Also really good for international use, Ive never had an issue with it

Exeter - July 23, 2019, 3:26 am

(Jul 23, 2019 02:53 AM)Faceless Man Wrote: [\[CITE\]](#) I'm using it myself, its great.

Also really good for international use, Ive never had an issue with it
what documents we need to provide to have that card?

Agent Raigar - July 24, 2019, 1:15 pm

Discover has a cashback debit.

Porn - July 24, 2019, 2:08 pm

Just choose a reliable bank without withdraw/deposit fees for like \$1 per month. If you choose a sketchy bank you will lose all of your money.

Natas - July 24, 2019, 2:10 pm

Yes sir use TCU,
Teachers Credit Union

No fees at all just 5\$ you get your 5\$ back if you close your account.

Meow - July 24, 2019, 9:23 pm

I believe Revolut doesn't have any monthly fees.

You can read more here:

<https://www.revolut.com/legal/fees/>

PM me and I can send you the link where you can get a physical card for free, including delivery.

Pyro - July 24, 2019, 9:32 pm

cryptopay for btc, working everywhere

JTMBoss - July 24, 2019, 9:41 pm

cashapp venmo paypal and a few others

spiral - July 25, 2019, 8:14 am

Monzo and Starling are good if you are from the UK

Dr1ps - July 26, 2019, 3:32 am

Monzo, n26 and Revolut look great actually, no fees or anything just some limitations. The rest seem to have fees applied to each transaction.

I also liked the idea of Cryptopay where I could store cash in BTC and be able to spend that BTC with a debit card BUT the fees are ridiculous. There's a monthly fee, an issuance fee, a withdrawing fee, a spending fee and a bunch of other fees I didn't bother reading.

Would be awesome if there's something similar out there without all of those fees. I believe the conversion fee should be enough to cover everything else.

Meow - July 26, 2019, 5:25 am

(Jul 26, 2019 03:32 AM)Dr1ps Wrote: [\[CITE\]](#) I also liked the idea of Cryptopay where I could store cash in BTC and be able to spend that BTC with a debit card BUT the fees are ridiculous. There's a monthly fee, an issuance fee, a withdrawing fee, a spending fee and a bunch of other fees I didn't bother reading.

Would be awesome if there's something similar out there without all of those fees. I believe the conversion fee should be enough to cover everything else. Check Wirex. They offer a debit card

where you can store your BTC, exchange it & spend or withdraw the money at ATM.

Pyro - July 26, 2019, 5:27 am

(Jul 26, 2019 05:25 AM)Meow Wrote: [\[CITE\]](#) Check Wirex. They offer a debit card where you can store your BTC, exchange it & spend or withdraw the money at ATM.

Are they working all over the world ? Cryptopay stopped working for some countries, so i had to stop using them even tho i was happy with em

Meow - July 26, 2019, 6:02 am

(Jul 26, 2019 05:27 AM)Pyro Wrote: [\[CITE\]](#) Are they working all over the world ? Cryptopay stopped working for some countries, so i had to stop using them even tho i was happy with emYou can read supported countries here:

<https://wirexapp.com/help/article/the-list-of-supported-countries-0027>

Pyro - July 26, 2019, 6:23 am

(Jul 26, 2019 06:02 AM)Meow Wrote: [\[CITE\]](#) You can read supported countries here:

<https://wirexapp.com/help/article/the-list-of-supported-countries-0027>

Not available here, shit

Dr1ps - July 26, 2019, 7:47 am

(Jul 26, 2019 05:25 AM)Meow Wrote: [\[CITE\]](#) Check Wirex. They offer a debit card where you can store your BTC, exchange it & spend or withdraw the money at ATM.

Okay, Wirex seems to be a little better than Cryptopay when it comes to fees. They both have a monthly account maintenance fee, exchange fee, withdrawal fee, BUT Wirex doesn't charge you anything for the card, they just need you to make a deposit. Cryptopay asks for \$15 to issue the card.

So between Cryptopay and Wirex, Wirex seems to be better.

Also on Wirex it mentions ATM charges fees. Any idea if that adds up to the fee the ATM is already charging?

Persistent2507 - July 29, 2019, 12:40 am

keep \$1500 in your bank and there is no monthly fee