

Potje Account and Card Pricing & Fair Use Disclosure

Last updated: 12 May 2026

Monthly Fee

- Account Fee: €5/month per money pot including VAT. Deducted from the pot balance.
- Payment Card Fee: **Free** Visa payment card. Normally €3/month including VAT per card, currently free for users while Potje covers the cost. If this changes, users will need to review and accept the new terms before being charged.

This fee covers normal card usage as described below.

What's Included in Normal Use of the Payment Card

The Potje card is designed for individual consumers using the card for shared expenses and travel-related spending.

Normal use includes:

- 15 domestic card transactions per month in the European Economic Area in Euro
- Consumer spending at merchants
- Maximum volume of 5000 euro per month
- Limited international usage
- No cash withdrawals
- No dispute-driven usage

This level of usage is included in the monthly fee.

International Transactions

International card payments (outside the European Economic Area in Euro) are not included in the monthly fee.

Potje does support international card usage. Additional fees apply, see the Potje card usage & fees table. The markup reflects underlying card network and processing costs.

ATM Withdrawals

ATM withdrawals are not included in the monthly fee and are discouraged. Additional fees apply, see the Potje card usage & fees table. The markup reflects underlying card network and processing costs.

Chargebacks & Disputes

Potje is not intended for dispute-heavy usage.

- All chargebacks or disputes incur a fee of €75 per case
- The fee applies regardless of the dispute outcome

This fee reflects administrative and processing costs charged by card networks and partners.

Excessive or Abnormal Use

Usage patterns that significantly exceed normal consumer behavior may result in additional fees or restrictions.

This includes, but is not limited to:

- High-frequency or excessive card transactions
- Any ATM withdrawal activity
- Repeated or unnecessary disputes
- Usage generating disproportionate costs for Potje
- Behavior inconsistent with personal consumer spending

In such cases, Potje may:

- Apply additional cost-recovery fees
 - Limit card usage
 - Take other appropriate measures in line with the Terms & Conditions
-

Transparency & Fair Use

Potje aims to keep pricing simple and predictable for everyday use. Power users or high-cost behavior may result in additional charges to ensure fair pricing for all users.

Full details are available in the Potje Terms & Conditions.

Potje card fees in the table

ATM Fees	Currency	Fixed	Percentage
ATM Fee Domestic	EUR	2.50	0.50%
ATM Fee EEA	EUR	2.50	0.50%
ATM Fee International	EUR	2.50	1.00%

Card Fees	Currency	Fixed	Percentage
Monthly Account Money Pot Fee	EUR	5.00	
Monthly Active Card Fee*	EUR	3.00	
Card Fee Domestic (from 16th transaction)**	EUR	0.21	0.01%
Card Fee International	EUR	0.34	2.00%
3DS Fee	EUR		
Chargeback initiation / Each Presentment	EUR	75.00	

* Currently free for users while Potje covers the cost. If this changes, users will need to review and accept the new terms before being charged.

** First 15 domestic transactions are included in the Monthly Active Card Fee.