

FonePays Schedule of Fees

Effective June 12, 2009

Sending a payment will be assessed 1% of the total amount sent; except, if the amount is less than \$10.00USD then a fee of 10 cents is assessed. Thus the amount withdrawn from the payer's account will be the total amount plus 1% or the total amount plus 10 cents; whichever is more.

Example 1: Sending \$5 to John Doe will cost 10 cents. The amount withdrawn from the payers account will be \$5.10. The amount deposited into John Doe's account will be \$5.

Example 2: Sending \$50 to John Doe will cost 50 cents. The amount withdrawn from the payers account will be \$50.50. The amount deposited into John Doe's account will be \$50.

Table of Comparative Fees (FonePays goal is to always be competitive or less):

FEES on Amount of:	\$5	\$40	\$200
FonePays	\$0.10	\$0.40	\$2.00
OboPay ¹ (plus more ²)	\$0.33	\$0.85	\$3.25
PayPal ³	\$0.45	\$1.46	\$6.10
ExchangeEmoney ⁴	\$0.50	\$4.00	\$20.00
Xoom ⁵	\$9.99	\$9.99	\$10.99
Money Gram ⁶	\$15.49	\$15.49	\$19.99
Western Union ⁷	\$10	\$12	\$12

- These are estimates and must be validated with each provider.

Withdrawing money into a bank account or to a check will be assessed 1% of the total amount sent plus a fee of 25 cents.

Example: Withdrawing \$5 will cost 30 cents. The amount withdrawn from the account will be \$5. The amount deposited into the bank account or written on the check will be \$4.70.

1 From debit account: <https://www.obopay.com/corporate/fees.shtml>

2 https://www.obopay.com/corporate/fees_card.shtml

3 <https://www.paypal.com/cgi-bin/webscr?cmd=display-receiving-fees-outside>

4 <http://exchangeemoney.com/>

5 Debit card, to Canada: <https://www.xoom.com/sendmoneynow/money-transfer-fees>

6 <https://www.emoneygram.com/eMoneyGram/index.do>

7 <http://www.jamesmaurer.com/western-union-fees.asp>, immediate

<http://www.westernunion.com/WUCOMWEB/priceShopperRedirectAction.do?method=load>