



Tariff of Charges Effective as of 6<sup>th</sup> June 2022

Personal Unsecured Processing Fee 0.4%, minimum €50.00, no maximum Cash Secured Processing Fee 0.4%, minimum €50.00, no maximum Facility Secured by other Tangible Security 0.4%, minimum €50.00, no maximum Tang	Arranged Overdraft - Processing Fees		
Facility Secured by other Tangible Security  O.4%, minimum €50.00, no maximum  7.5% p.a. over the Bank's Base Rate (charged on the full excess amount)  Administration Fee: €0.50 daily  Regularisation Letter  Advising of Irregularities  Condition of sanction not satisfied  Etter from Bank's lawyers  Commitment Fee  €50.00 per renewal  O.75% p.a. of the amount which is not utilised at any time within 2 months from sanction letter date. Fee is charged	Personal	Unsecured Processing Fee	0.4%, minimum €50.00, no maximum
Excess and Encroachment Rate    T.5% p.a. over the Bank's Base Rate (charged on the full excess amount)		Cash Secured Processing Fee	0.4%, minimum €50.00, no maximum
Excess and Encroachment Rate  Excess and Encroachment Rate  Regularisation Letter  Regularisation not satisfied  Administration Fee: €0.50 daily  Regularisation Letter  €30.00  Advising of Irregularities  Condition of sanction not satisfied  Etter from Bank's lawyers  €100.00  Renewal Fee  €50.00 per renewal  0.75% p.a. of the amount which is not utilised at any time within 2 months from sanction letter date. Fee is charged		Facility Secured by other Tangible Security	0.4%, minimum €50.00, no maximum
Regularisation Letter €30.00  Advising of Irregularities Condition of sanction not satisfied €30.00  Letter from Bank's lawyers €100.00  Renewal Fee €50.00 per renewal  0.75% p.a. of the amount which is not utilised at any time within 2 months from sanction letter date. Fee is charged	Excess and Encroachment Rate		Base Rate (charged on the full excess
Advising of Irregularities  Condition of sanction not satisfied  Letter from Bank's lawyers  €100.00  Renewal Fee  €50.00 per renewal  0.75% p.a. of the amount which is not utilised at any time within 2 months from sanction letter date. Fee is charged			Administration Fee: €0.50 daily
Letter from Bank's lawyers €100.00  Renewal Fee €50.00 per renewal  0.75% p.a. of the amount which is not utilised at any time within 2 months from sanction letter date. Fee is charged	Advising of Irregularities	Regularisation Letter	€30.00
Renewal Fee €50.00 per renewal  0.75% p.a. of the amount which is not utilised at any time within 2 months from sanction letter date. Fee is charged		Condition of sanction not satisfied	€30.00
Commitment Fee  0.75% p.a. of the amount which is not utilised at any time within 2 months from sanction letter date. Fee is charged		Letter from Bank's lawyers	€100.00
Commitment Fee utilised at any time within 2 months from sanction letter date. Fee is charged	Renewal Fee		€50.00 per renewal
	Commitment Fee		utilised at any time within 2 months from sanction letter date. Fee is charged
Changes in conditions of sanction €30.00	Changes in conditions of sanction		€30.00

Note: The Bank reserves the right to update this tariff of charges list or to include new fees, at its own discretion, in accordance with the general terms and conditions and the product specific terms and conditions. Notice prior to change shall be given in line with statuary requirements. Updated tariff of charges can be found on the Bank's website or at any of the Bank's branches. Customers are advised to enquire with the Bank for the updated tariff of charges prior to requesting any service from the Bank.



Gzira, GZR 1368, Malta