

**Cash deposits or withdrawal charges**

Cash deposit of foreign currency into the same currency account	1.00% of amount deposited
Cash withdrawal of foreign currency from same currency account	0.50% of amount withdrawn

**Requesting Statements**

Receiving statements by default		Free
Requesting statements over the counter, in print form	Up to 1 year	Free
	Older than 1 year	Free
Change in statement frequency		€2.50 per statement for non-Internet Banking users if frequency is more than once a month
Ad-hoc requests for extra statements in print form by post		€2.50 per statement
Online users requesting statements in print form by post		€2.50 for statements up to 1 year €25.00 for statements more than 1 year old

**Pledges on balances in favour of other banks**

Registration of Pledge	€50.00 per account
Confirmation of Pledge	€50.00 per account

**Requesting Bank's Certificate for Auditors**

When no Credit Facilities are held	€35.00 inc. VAT
When Credit Facilities are held	€50.00 inc. VAT
Any other declarations/certificates issued to third parties	€35.00 inc. VAT

**Requesting Information through the MFSA website**

Download of Memorandum and Articles of Association	€15.00
Download of Prospectus	€15.00
Download of Annual Return Form	€15.00
Download of any other document	€15.00

**Maintaining the account**
**Account Administration Fee**

The fee is charged ONLY on accounts that meet all of the following criteria:

- Account has a balance between €0.00–€149.99
- The account had no transactions in the previous 6 months
- The account holder only has Savings or Current accounts and no other Bank products.

€15.00

This fee is charged twice a year in April and October

**Deceased Customers**
**Information Provided to Notaries**

or

**Processing of Payment Requests for Funeral**
**Costs and other related costs thereto**

(this fee does not include any other applicable charges which are payable to the Bank for the chosen method of payment to be effected in favour of third parties in relation to such costs)

€30.00

**Settlement of Estate**

(this fee does not include any other applicable charges which are payable to the Bank for the chosen method of liquidation of the relative estate)

0.25% of credit balances held, minimum €30.00 and maximum €200.00

Provision of Bank Reference	
Issue of bank reference to third parties/other banks	€35.00
Salary Account and Direct Salary Account Fees	
Salary Account Default Fee (charged on both the Salary A/C and Direct Salary A/C if minimum monthly deposit amount is not affected)	€2.50
Overdraft Limit Fee	€0.25 per day that the Overdraft limit is used
Encroachment and Excess Fee	
Rate charged when the Savings / Current account is in excess or encroached	BBR + 7.5% (Charged on the full excess amount). Administration fee: €0.50 daily
Other Fees	
Advising of irregularities (Savings / Current Account)	€25.00
Other legal fees	0.2% of the balances held with the Bank (minimum €20.00; maximum €500.00)
Early closure fee (Savings / Current Account)	€25.00 if account is closed by a customer within 6 months from opening date.

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 statutory 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.

