



BNF Bank plc

Savings Account

Date: 6<sup>th</sup> June 2022

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account which are not listed here. Full information is available at [https://www.bnf.bank/tariff\\_of\\_charges](https://www.bnf.bank/tariff_of_charges).
- A glossary of the terms used in this document is available free of charge.

Service	Fee
<b>General Account Services</b>	
<b>Maintaining the Account</b>	
Issuing of Statements by Default	€0.00
Requesting statements over the counter, in print form	Free
Change in Statement Frequency for non-Internet Banking users	€2.50 <i>(if frequency is more than once a month)</i>
Online users requesting statements in print form by post	€2.50 for statements up to 1 year €25 for statements more than 1 year old
Ad-hoc requests for extra statements in print form by post	€2.50 per statement

Account Administration Fee	The charge is incurred twice a year (April and October) and applies only if the Account has a balance between €0.00 and €149.99, the account had no transactions in the previous 6 months and the Account holder only has Savings and/or Current accounts and no other Bank products €15.00. the available balance will be charged if account balance is less than €15.00.
Issue of Banker's Draft in EUR	€5.00 per Bank Draft
Issue of Banker's Draft in Foreign Currency	€35.00 per Bank Draft
Subscribing to Internet Banking Service	€0.00
Early Closure Fee	€25.00 if account is closed by a customer within 6 months from opening date.
<b>Payments (excluding cards)</b>	
<b>Sending Money in Euro to other account in the Single Euro Payment Area (SEPA)</b>	
Via Internet Banking up to €1,000	€1.00
Via Internet Banking over €1,000	€4.00
Over the Counter Transactions	€30.00
<b>Sending Money in Euro to any other account outside of Single Euro Payment Area (non-SEPA)</b>	
Via Internet Banking up to €1,000	€1.00
Via Internet Banking over €1,000	€4.00
Over the Counter Transactions	€30.00

<b>Sending Money in other currencies to any other account</b>	
Outward Transfer in other currency via Internet Banking	€12.00
Over the Counter Transactions	€30.00
Same Day Value outside of Single Euro Payment Area (non-SEPA)	€5.00 via Internet Banking in Euro
	€25.00 via Internet Banking in Other Currency
	€40.00 Over the Counter
Additional fee for Same Day Value Outward Transfers marked as "Charges to be paid by sender (OUR)"	€25.00
Payment Cancellation Fee due to incorrect details or insufficient funds	€5.00
Investigation Fee	€35.00 plus out of pocket expenses
Inward Payments Return Fee	€20.00
Pre-advice notification by Fax	€2.50
Payments Returned	€25.00 plus out of pocket expenses
Request to recall a Payment Order Outward	€25.00 plus out of pocket expenses
Repairs/Amendments	€25.00 plus out of pocket expenses
<b>Receiving Money – Euro</b>	
SEPA Inward Payment up to €10,000	€0.00
SEPA Inward Payment over €10,000	€4.00
<b>Receiving Money – Other Currencies</b>	
Other Inward Payment to Eur Account up to €5,000	€0.00 plus out of pocket expenses
Other Inward Payment to	€4.00 plus out of Pocket Expenses

Eur Account over €5,000	
Other Inward Payment to Non Eur Account	€10.00 plus out of Pocket Expenses
<b>Standing Orders</b>	
Transfers between own accounts held with BNF Bank	€0.00
Transfers between other BNF Bank plc customer accounts	€0.00
SEPA Standing Order up to €1,000	€1.00
SEPA Standing Order over €1,000	€4.00
Non-SEPA Standing Orders	€12.00
Unprocessed Standing Orders between own BNF current / saving account	€0.00
Unprocessed Standing Orders between own BNF Accounts other than current / savings account	€2.50
Unprocessed Standing Order to third parties	€15.00
Set up fee over-the-counter	€2.50
<b>Direct Debits</b>	
Unprocessed Direct Debit	€10.00
<b>Depositing and Encashing a Cheque</b>	
Euro cheque drawn on (issued by) local banks	€0.00

Cards and cash			
Debit Cards			
Providing and renewing a Debit Card	€0.00		
Cash Withdrawal from BNF Bank plc ATM	€0.00		
Cash Withdrawal from any other bank ATM or branch in the Eurozone	€3.50 (A rebate of €2.75 will be affected)		
Cash Deposit in a BNF Bank plc ATM	€0.00		
Replacing a Debit Card Fee	€10.00		
PIN replacement Fee	€5.00		
Disputed transactions (if not justified)	€40.00		
Credit Cards			
Providing and renewing a Credit Card	Classic Card	Gold Card	Pavi Pama Card
Main Card – Annual Fee	€21.00	€69.00	€0.00
Additional Card – Annual Fee	€5.00	€25.00	€0.00
Replacing a Credit Card Fee	€10.00	€10.00	€10.00
Replacing a Credit Card – in case of compromised cards Fee	€10.00	€10.00	€10.00
PIN Replacement Fee	€5.00	€5.00	€5.00
Delivery of Card and PIN by mail	€0.00	€0.00	€0.00
Delivery of Card and PIN to branch	€10.00	€10.00	€10.00
Transaction fee if card is used outside the PAVI PAMA Complex	n/a	n/a	€2.50

Cash Advance from any BNF Bank plc Branch	0.50%, Min €0.25	0.50%, Min €0.25	0.50%, Min €0.25
Cash Advance from ATMs or Bank Branches in SEPA country	0.50% + €5.00	0.50% + €5.00	0.50% + €5.00
Cash Advance from ATMs or Bank Branches in Non-SEPA country	0.50% + €5.00	0.50% + €5.00	0.50% + €5.00
Making Payments using an International Debit or Credit Card			
Card Payments in Euro	€0.00		
Currencies of other EU member states other than Euro	1.75%		
Non-EU Currencies	2.00%		
Arranged Overdraft and related services			
Advising of Irregularities	Regularisation Letter €25.00 Condition of sanction not satisfied €30.00 Letter from Bank's lawyers €100.00		
Rate and fee charged when the Demand Deposit account is in excess or encroached	BBR + 7.5% (Charged on Full Excess Account) Administration Fee: €0.50 daily.		

