

Our Charges

This brochure gives a brief description of tariffs as charged by Lidion Bank on some of its products and services. For tariffs on products or services which are not listed in this brochure, kindly contact us on

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Charges are subject to revision from time to time.

<u>Lending facilities</u>	
Hire Purchase (HP)	
Facility Fee	<i>Between 1% - 1.50%</i>
Documentation Fee	<i>Facilities below £100,000/€100,000 - Fee of £100/€100 Facilities above £100,000/€100,000 - Fee of £150/€150</i>
Arrears Fee	<i>1% monthly fee calculated on a daily basis on principal element of arrears - £30/€30 as a minimum</i>
Restructure Fee	<i>1% of outstanding balance of each facility being restructured – minimum £100/€100 and maximum £500/€500.</i>
Commitment Fees	<i>1% fee after 75 days following sanction for Land Collateralized Facilities 1% fee after 45 days following sanction for all the other facilities</i>
Early Settlement Fees	<i>98% of the future interest or as per agreement</i>

Financial Lease (FL)	
Facility Fee	<i>Between 1% - 1.50%</i>
Documentation Fee	<i>Facilities below £100,000/€100,000 - Fee of £100/€100 Facilities above £100,000/€100,000 - Fee of £150/€150</i>
Arrears Fee	<i>1% monthly fee calculated on a daily basis on principal element of arrears - £30/€30 as a minimum</i>
Restructure Fee	<i>1% of outstanding balance of each facility being restructured – minimum £100/€100 and maximum £500/€500.</i>
Commitment Fees	<i>1% fee after 75 days following sanction for Land Collateralized Facilities 1% fee after 45 days following sanction for all the other facilities</i>
Early Settlement Fees	<i>98% of all future interest or as per agreement</i>
Secured Loans	
Facility Fee	<i>Between 0.1% - 1.50%</i>
Documentation Fee	<i>Facilities below £100,000/€100,000 - Fee of £100/€100 Facilities above £100,000/€100,000 - Fee of £150/€150</i>
Arrears Fee	<i>1% monthly fee calculated on a daily basis on principal element of arrears - £30/€30 as a minimum</i>
Restructure Fee	<i>1% of outstanding balance of each facility being restructured – minimum £100/€100 and maximum £500/€100.</i>
Commitment Fees	<i>1% fee after 75 days following sanction for Land Collateralized Facilities 1% fee after 45 days following sanction for all the other facilities</i>
Early Settlement Fees	<i>98% of all future interest or as per agreement</i>

<u>Term Deposits</u>	
Opening Fee	<i>Free of Charge</i>
Early Maturity Penalty	<i>3% of principal amount plus interest already paid plus accrued interest will be lost</i>
<u>Corporate Account fees</u>	
Administrative services	
Statement request	€5
Changes in Directors, Signatories and Internet Banking users	€25 per individual
Changes in Shareholders and Ultimate Beneficial Owners	€500 Minimum
Provision of bank references, upon request	€100
Provision of bank confirmation letter, upon request	€100
Bank report for audit purposes, upon request	€150
The Bank reserves the right to charge a high balance fee to corporate Euro denominated current accounts with a net positive balance of more than EUR 1,500,000	<i>0.75% per annum charged daily on the total balance.</i>
Postage	€5
Courier	<i>At cost</i>
Legal fees	<i>To be communicated upfront</i>
Onboarding Fee	<i>€500 Minimum – The fee is split up in two; 50% is paid up-front (non-refundable) and the rest is paid after the completion of the process before the account is opened.</i>
Account Maintenance Fee	<i>€500 Minimum – per account; per year, paid upfront (non-refundable)</i>
<i>Note: The Bank reserves the right to increase the Onboarding and/or Account Maintenance Fees. The applicable Onboarding and Account Maintenance fees will be communicated directly by the Bank during the onboarding process.</i>	

<u>Payment services</u>	
Transfers to/from Lidion Bank accounts	
Between Own Accounts	<i>Free of charge</i>
To Third Party Accounts	<i>Free of charge</i>
SEPA- Inward credit transfers	
Payments in EURO up to €25,000	€4
Payments in EURO over €25,000	<i>0.1% of the amount maximum €250</i>
SEPA- Outward credit transfers	
Payments in EURO up to €25,000	€4
Payments in EURO over €25,000	<i>0.1% of the amount Maximum €250</i>
Non-Automated / Manual Payments	<i>€25 over and above normal transfer fee</i>
SWIFT/TARGET2 - Inward credit transfers	
Payments in EURO up to €25,000	€10
Payments in EURO over €25,000	<i>0.15% of the amount Maximum €250</i>
SWIFT/TARGET2 - Outward credit transfers	
Payments in EURO up to €25,000	€10
Payments in EURO over €25,000	<i>0.15% of the amount Maximum €250</i>
Non-Automated / Manual Payments	<i>€25 over and above normal transfer fee</i>
Handling Fees	
Cancellations / Returns / Repairs	€30
Request for copies of SWIFT Messages	€5
Investigations	<i>€50 + Any other expenses incurred by the Bank</i>

<u>Bank Guarantees</u>	
One time fee	<i>€500.00 upon collection of the guarantee</i>
Annual fee	<i>1% of the guarantee value minimum €500.00 paid in advance and thereafter on every anniversary of its issuance</i>

These Tariff of charges supersedes all previous standard tariffs of charges. These Tariff of charges should be read in conjunction with Lidion Bank 's General Terms and Conditions of Business. The Terms and Conditions mentioned in these Tariff of charges may be superseded by specific facilities granted by to customers by Lidion Bank. Lidion Bank reserves the right to amend its Tariff of charges in whole or in part at any time at its discretion. Lidion Bank will strive to update you with any amendments to these Tariff of charges and to inform you in advance. Any updates will, in the absence of exceptional circumstances, be provided by Lidion Bank at least two calendar months before date of applicability of such amendments. Unless you terminate your relationship with Lidion Bank prior to the coming into force of the amendments, you are deemed to have accepted such amendments to the Tariff of charges and the amended Tariff of charges shall become binding upon you. These Standard Tariff of charges applies to standard transactions. Higher and/or additional charges may apply to certain transactions and services. These Tariff of Charges will apply should no other tariff of charges be agreed separately. Any other agreement with the customer for a separate tariff will prevail over these Tariff of charges.