

Effective as of 1<sup>st</sup> April 2017

<b>Bank Drafts</b>	
Issue of Banker's Draft in euro	€3.50 per Bank Draft
Issue of Banker's Draft in foreign currency (fee may vary depending on currency)	0.125% of Bank Draft value, Min €5.00, Max €35.00
<b>Deposit of another Bank's cheques</b>	
Euro cheque drawn on (issued by) local bank	Free
Euro cheque drawn on (issued by) foreign bank	0.50% - Min €5.00/cheque + out of pocket expenses
Foreign currency cheque drawn on (issued by) local bank	0.50% - Min €5.00/cheque + out of pocket expenses
Foreign currency cheque drawn on (issued by) foreign bank	0.50% - Min €5.00/cheque + out of pocket expenses
<b>Negotiation of Banif Bank's Cheques</b>	
Euro cheques deposited (presented) at foreign bank	0.50% - Min €25.00/cheque
<b>Cheques returned unpaid by the Bank</b>	
Cheque dishonoured due to lack of funds	€30.00
Cheque dishonoured for any other reason	€30.00
<b>Stopped Payments</b>	
Personal cheque	€7.00 per request, irrespective of the number of cheques as long as the cheque numbers are consecutive; €7.00 per cheque if cheque numbers are not consecutive; €25.00 per fully unused cheque book.
Business cheque	
<b>Encashment of Central Bank of Malta cheque</b>	
Charged to non-Banif customers for encashment of cheque	€10.00 per cheque
<b>Request for a cheque image</b>	
Charged per image requested	€2.00
<b>Special Clearing</b>	
Fee on Special Clearing	€35.00 per cheque. No additional fee will apply for multiple cheques presented by the same customer at the same time and for the same destination.
<b>Cheque Repurchase/Cancellation</b>	
Cheque Repurchase/Cancellation	€20.00 + out of pocket expenses
<b>Note:</b> 'Out of pocket expenses' refers to any costs imposed by third parties and incurred by the Bank. In the majority of the cases, the Bank would not be aware of the amount of such out of pocket expenses prior to concluding the process. Clients are advised to enquire with the Bank for further details.	

*Note: The Bank reserves the right to update this tariff of charges list or to include new fees, at its own discretion, notice 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. Clients are advised to enquire with the Bank for the updated tariff of charges prior to requesting any service from the Bank.*

Last updated 4<sup>th</sup> January 2017