

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

	Classic	Gold	Pavi	Man Utd
<b>Card Fees</b>				
Interest Rate	5.75% over Bank Base Rate*	5.75% over Bank Base Rate*	6.25% over Bank Base Rate*	5.75% over Bank Base Rate*
Main Card - Annual fee	€21.00	€69.00	Free	€21.00
Additional Card - Annual fee	€5.00	€25.00	Free	€5.00
Card Replacement fee	€7.50	€10.00	€7.50	€7.50
Card Replacement in case of compromised cards	€5.00	€5.00	€5.00	€5.00
PIN Re-issue	€3.00	€3.00	€3.00	€3.00
Delivery of Card and PIN by mail	Free	Free	Free	Free
Delivery of Card or PIN to branch	€10.00	€10.00	€10.00	€10.00
Transaction fee if card is used outside the PAVI Complex	N/A	N/A	€2.50	N/A
<b>The Following Fees Are Applicable To All Banif Credit Cards</b>				
<b>Cash Advance Fees</b>				
From any Banif Bank (Malta) plc Branch	0.50% (min €0.25)	0.50% (min €0.25)	0.50% (min €0.25)	0.50% (min €0.25)
From ATMs or Bank Branches in any SEPA country	0.50% + €4.00	0.50% + €4.00	0.50% + €4.00	0.50% + €4.00
From ATMs or Bank Branches in Non-SEPA country	0.50% + €4.00	0.50% + €4.00	0.50% + €4.00	0.50% + €4.00
<b>Currency Exchange Fees</b>				
Currencies of EU member states other than the Euro	1.75%	1.75%	1.75%	1.75%
Non-EU currencies	2.00%	2.00%	2.00%	2.00%
<b>Other Fees</b>				
Over the credit limit fee	€15.00	€15.00	€15.00	€15.00
Missed automatic repayment fee	€20.00	€20.00	€20.00	€20.00
Reactivation of card	€10.00	€10.00	€10.00	€10.00
Duplicate statement fee (per page)	€1.00	€1.00	€1.00	€1.00
Disputed transactions (if not justified)	€25.00	€25.00	€25.00	€25.00
Increase in Credit Limit (Temporary)	€10.00	€10.00	€10.00	€10.00
Increase in Credit Limit when issuing Credit Card	NIL	NIL	NIL	NIL
<b>Overseas Emergency Charges (GCAS)</b>				
Card replacement	US\$ 200.00	US\$ 200.00	US\$ 200.00	US\$ 200.00
Cash disbursement	US\$ 125.00	US\$ 125.00	US\$ 125.00	US\$ 125.00
Card cancellation	US\$ 50.00	US\$ 50.00	US\$ 50.00	US\$ 50.00
*Bank Base Rate shall mean the basic rate of interest on which the Bank calculates the rates of interest paid on deposits and charged on loans. The Bank Base Rate fluctuates according to market conditions.				

Where applicable all charges are inclusive of VAT  
Last updated 4<sup>th</sup> January 2017