

Effective as of 1st April 2016

Card Fees	
Main Standard Card - Annual fee	Free
Additional Standard Card - Annual fee	Free
Card replacement fee	€5.00
PIN replacement fee	€3.00
Delivery of Card and PIN by mail	Free
Delivery of Card or PIN to branch	€10.00
Transaction Fees	
Cash withdrawal from any Banif Bank (Malta) plc ATM	Free
Cash withdrawal from any other Bank ATM or branch	€3.50*
Currency Exchange Fees	
Currencies of EU member states other than the Euro	1.75%
Non-EU currencies	2.00%
Other Fees	
Disputed transactions (if not justified)	€40.00
Overseas Emergency Charges (GCAS)	
Card replacement	US\$ 200
Cash disbursement	US\$ 125
Card cancellation	US\$ 50
Daily Cash Withdrawal Limit	
Daily Cash Withdrawal Limit	€500.00
*This fee is presently being refunded in full, for cash withdrawals effected from any ATM located in Malta. The Bank may discontinue refunding this fee, in full or in part, at its sole and absolute discretion.	