

Effective as of 1st April 2017

Savings & Current account charges	
Deposit of foreign currency notes into same currency account	1.00% of amount deposited
Withdrawal by way of foreign currency notes from a same currency account	0.50% of amount withdrawn
Advising of irregularities (Current/Savings Account)	€25.00
Other legal fees	0.2% of the balances held with the Bank (Min €20.00; Max €500.00)
Statement requests	
Charged for request to print statements over the counter	€2.50; Statements older than 1 year: €25.00
Change in statement frequency	€2.50 per statement irrespective of the number of pages
Pledges on balances in favour of other banks	
Registration of Pledge	€50.00
Confirmation of Pledge	€25.00
Issue of Bank's Certificate to Auditors	
When no Credit Facilities are held	€35.00 for all types of declarations / certificates to auditors
When Credit Facilities are held	
Any other declarations / certificates issued to third parties	
Request for Information through the MFSA website	
Download of Memorandum & Articles of Association	€15.00
Download of Prospectus	€15.00
Download of Annual Return Form	€15.00
Download of any other document	€15.00
Account Administration Fee	
This fee is charged ONLY on accounts that meet all of the following criteria:	€15.00
• Account has a balance between €0.00-€149.99	
• The account had no transactions in the previous 6 months	
• The Account holder has only Savings or Current accounts and no other Bank products	
This fee is charged twice a year in April and October	
Deceased Customers	
Information Provided to Notaries	€30.00
Settlement of Estate	0.25% of credit balances held, min €30.00 and max €200.00
Provision of Bank Reference	
Issue of bank reference to third parties / other banks	€35.00
Salary Account & Direct Salary Account Fees	
Salary A/C Default Fee (charged on both the Salary A/C and Direct Salary A/C if minimum monthly deposit amount is not affected)	€2.50

Last updated 4th January 2017

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Encroachment and Excess Fee		
Rate charged when the Demand Deposit account is in excess or encroached		BBR + 7.5% (Charged on the full excess amount)
Daily Fee	Personal clients: If the excess is > €25.00	€2.00 per day
	Business clients: If the excess is > €25.00	€5.00 per day

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.