

Card Fees	Total
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 and PIN to branch	€10.00
Transaction Fees	
Cash withdrawal from any BNF Bank plc ATM	Free
Cash withdrawal from any other ATM	€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

*A rebate of €2.75 will be effected for cash withdrawals from any other local bank ATM or branch.