

Cash deposits or withdrawal charges		
Cash deposit of foreign currency into the same currency account		1.00% of amount deposited
Cash withdrawal of foreign currency from same currency account		0.50% of amount withdrawn
Requesting Statements		
Receiving statements by default		Free
Requesting statements over the counter, in print form	Up to 1 year	€2.50
	Older than 1 year	€25.00
Change in statement frequency		€2.50 per statement (if frequency is more than once a month)
Pledges on balances in favour of other banks		
Registration of Pledge		€50.00
Confirmation of Pledge		€25.00
Requesting Bank's Certificate for 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		
Requesting Information through the MFSA website		
Download of Memorandum and Articles of Association		€15.00
Download of Prospectus		€15.00
Download of Annual Return Form		€15.00
Download of any other document		€15.00
Maintaining the account		
Account Administration Fee		€15.00
The fee is charged ONLY on accounts that meet all of the following criteria:		
<ul style="list-style-type: none"> <li>Account has a balance between €0.00–€149.99</li> <li>The account had no transactions in the previous 6 months</li> <li>The account holder only has Savings or Current accounts and no other Bank products.</li> </ul>		
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, minimum €30.00 and maximum €200.00
Provision of Bank Reference		
Issue of bank reference to third parties/other banks		€35.00
Salary Account and Direct Salary Account Fees		
Salary Account Default Fee (charged on both the Salary A/C and Direct Salary A/C if minimum monthly deposit amount is not affected)		€2.50



**Encroachment and Excess Fee**

Rate charged when the Savings / Current 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

**Other Fees**

Advising of irregularities (Savings / Current Account)	€25.00
Other legal fees	0.2% of the balances held with the Bank (minimum €20.00; maximum €500.00)

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.

