

Lombard Bank Malta p.l.c.
Fee Information Document



Account Type: Current Account / Savings Account

02.04.2019

- This document provides a brief description of fees applied for using the main services linked to Current and Savings accounts provided by Lombard Bank.
- Other fees may also apply for using services linked to the above accounts which are not listed here. Full information is available in the General Tariff Document.

| Service | | Fee | | | | |
|--|--------|------------------------------------|---------|---------|-----|---|
| General Account Services - Maintaining the Account | | | | | | |
| Requesting Statements | | | | | | |
| Default Statements | | € FREE | | | | |
| Non-default Statements | Weekly | Daily | € 60.00 | €250.00 | | |
| Extra Statements (in excess of default frequency) | | € 1.50 | | | | |
| Duplicates statements | | € 1.50 per page (max €120.00) | | | | |
| Duplicate statements of 8 years and over | | € 25 per page (max €120.00) | | | | |
| Internet Banking | | | | | | |
| Subscribing & Renewing | | € FREE | | | | |
| Replacement of Security Token | | € 25.00 | | | | |
| Payments (excluding cards) | | | | | | |
| Banker's Draft | | | | | | |
| Issue of Banker's Draft | | € 3.00 | | | | |
| Repurchase | | € FREE | | | | |
| Standing Orders | | | | | | |
| Set-up | | € 5.00 | | | | |
| Sending money in Euros to other Lombard Bank Account | | € FREE | | | | |
| Sending money in Euros to another bank account | | € 4.00 | | | | |
| For each payment made by Bills Payable | | € 5.00 | | | | |
| Standing Order not effected due to lack of funds | | € 10.00 | | | | |
| Sending Money in Euro to other account in the Single Euro Payment Area (SEPA) | | | | | | |
| SEPA Up to € 1000 | | € 1.00 | | | | |
| SEPA over € 1000 | | € 4.00 | | | | |
| Sending Money in other currencies to any other account | | | | | | |
| Other Transfers | | 0.125% (min € 10.00 – max € 60.00) | | | | |
| Over the counter | | Add € 25.00 to above charges | | | | |
| Transfer with charge option 'OUR' - EURO | | € 35.00 | | | | |
| Transfer with charge option 'OUR' | USD | GBP | AUD | CAD | CHF | \$ 35 £ 35 AUD 35 CAD 35 CHF 35 |
| Same Day Value (non SEPA) | | Double normal charges above | | | | |

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|---|---|
| Non-STP | € 10.00 per transfer |
| Repair Charges | € 50.00 |
| Receiving Money - Euro | |
| Personal Customer - Up to € 10,000 | € FREE |
| Personal Customer - Over € 10,000 | € 4.00 |
| Receiving Money – Other Currencies & Non-SEPA | |
| Other Currency & Non-SEPA (any amount) | 0.125% (min € 10.00 – max € 60.00) |
| Cards and Cash | |
| International Debit Card | |
| Providing and Renewing of Debit Card | € FREE |
| Card Replacement Fee | € 10.00 |
| Re Issue of PIN | € 5.00 |
| Urgent Card Fee | € 30.00 |
| Cash Withdrawal & Payments | |
| Local ATM Cash Withdrawal in EUR | € FREE |
| ATM Cash Withdrawal from Foreign Banks | 0.33% (min € 5.00) |
| Foreign Exchange Fee for Non-Euro ATM Cash Withdrawal and Non-Euro Payment using International Debit Card | 3% of transaction value |
| SMS Notification for Card Transactions | € FREE (<i>Foreign Carrier charges may apply</i>) |
| Encashing a Cheque (Euro) | |
| Local Cheques presented for Encashment | |
| Lombard Bank account holders – All Cheques | € FREE |
| Non-Lombard Bank account holders – Lombard Bank cheques | € FREE |
| Non-Lombard Bank account holders – CBM cheques | € 3.00 |
| Non-Lombard Bank account holders – Other Local cheques | € 5.00 |
| Overdrafts and Related Services | |
| Arranged Overdrafts | |
| Renewal Fee | 0.1% of overdraft limit (min € 50.00) |
| Other Services | |
| Stopping of Cheques | |
| Per request | € 10.00 for consecutive cheques |
| Otherwise | € 10.00 per cheque |

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Glossary of Terms

| | Term | Definition |
|---|---|--|
| 1 | Maintaining the account | The account provider operates the account for use by the customer. |
| 2 | Subscribing and renewing Internet Banking | The account provider provides the customer with access for banking services using the internet. |
| 3 | Requesting Statements | The customer requests bank statements, in paper or on other durable medium, over and above those which the payment service provider is required to send by law. |
| 4 | Cash withdrawal or deposit | The consumer requests to deposit or withdraw cash in or from an account. |
| 5 | Standing Order | The account provider makes regular transfers, on the instruction of the customer, of a fixed amount of money from the customer's account to another account. |
| 6 | Providing and renewing a debit card | The account provider provides a payment card linked to the customer's account, enabling the latter to withdraw and pay, locally, abroad and even online. The amount of each transaction made using the card is taken directly and in full from the customer's account. |
| 7 | Providing and renewing a credit card | The account provider provides a payment card linked to the customer's payment account. The total amount of the transactions made using the card during the agreed period is taken either in full or in part from the customer's payment account on an agreed date. A credit agreement between the provider and the consumer determines whether interest will be charged to the consumer for the borrowing. |
| 8 | Making payments using an International Debit or Credit Card | The account provider enables the customer to make payments using an international debit or credit card. |
| 9 | Replacing a card | The customer requests a replacement of a card that was lost, stolen or damaged. |

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| 10 | Depositing and encashing a cheque | The customer presents a cheque, whether local or international, for deposit or encashment. |
| 11 | Stopping a cheque | The customer asks the account provider to stop the encashment of a cheque issued by that consumer. |
| 12 | Sending money in Euros to other account in the Single Euro Payment Area | The account provider transfers money, in Euro, on the instruction of the customer, from the customer's account to another account in a SEPA country. |
| 13 | Sending money in other currencies to any other account | The account provider transfers money, in non-euro currencies, on the instruction of the customer, from the customer's account to another account. |
| 14 | Receiving money - Euro | The customer receives money in euros from euro account. |
| 15 | Receiving money – other currencies | The customer receives money in non-euro currencies from non-euro account. |
| 16 | Arranged Overdraft | The account provider and the consumer agree in advance that the consumer may borrow money when there is no money left in the account. The agreement determines a maximum amount that can be borrowed, and whether fees and interest will be charged to the consumer. |
| 17 | Direct Debit | The consumer permits someone else (recipient) to instruct the account provider to transfer money from the consumer's account to that recipient. The account provider then transfers money to the recipient on a date or dates agreed by the consumer and the recipient. The amount may vary. |