

**Lombard Bank Malta p.l.c.
General Tariff Information Document****17.01.2019**

- This document provides a brief description of tariffs applied for the main products and services provided by Lombard Bank Malta p.l.c.
- Should you require details of tariffs on products or services not listed in this General Tariff Document, kindly contact your branch manager.
- Tariffs are subject to revision from time to time.
- A glossary of the terms used in this document is also available

Service	Fee
General Account Services	
Maintaining the Account	
Requesting Statements	
Default Statements	€ FREE
Non-default Statements Quarterly	€ 5.00
Non-default Statements Monthly	€ 24.00
Non-default Statements Weekly	€ 60.00
Non-default Statements Daily	€ 250.00
Extra Statements (in excess of default frequency)	€ 1.50
Duplicates statements	€ 1.50 per page max €120
Duplicate statements of 8 years and over	€ 25 per page max €120
Stopping of Cheques	
Per request	€ 10.00 for consecutive cheques
Otherwise	€ 10.00 per cheque
Cheques Returned Unpaid	
For each cheque drawn irregularly (except when 'Out of date')	€ 5.00
Cheques returned unpaid due to insufficient funds	€ 30.00
Cheques Images	
Over the counter requests	€ 2.00 per image
Dormant Accounts	
Administration Fee	€ 25.00 yearly
Banker's Draft	
Issue of Banker's Draft	€ 3.00
Repurchase	€ FREE

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
Coin Exchange	
Loose coins (in/Out)	2% of coin value (min € 2.50)
Roll (Out)	€ 0.30 per roll
Coin deposit to account (over 100 coins) – <i>to be applied where account is used solely for coin deposit/withdrawal</i>	0.5 % of coin value (min € 1.00)
Deposit or Withdrawal in Other Currency (non-Euro)	
Deposits in Other Currency	
Cheques in same currency	0.25% (min € 0.50) + specific currency charges
Cheques in different currency	0.50% (min € 1.20) + specific currency charges
Payment Orders	0.125% (min € 10.00 – max € 60.00)
Cash	1.00% (min € 1.00)
Withdrawal in Other Currency	
Drafts / Transfers	<i>Refer Foreign Services below</i>
Converted to Euro	€ FREE
Cash	1.00% (min € 1.00)
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
Internet Banking	
Subscribing & Renewing	€ FREE
Replacement of Security Token	€ 25.00
Extra Tokens requested by same user	€ 25.00 per token
Token sent outside Malta by courier	€ 50.00

Service with more than 5 users	€ 20 monthly
All other facilities	€ FREE
Foreign Services	
Currency Notes Conversion	
Transactions equivalent up to € 150.00	€ 2.00 exchange charge
Transactions over the equivalent of € 150.00	€ FREE
Bank Drafts	
Issue of Draft	0.125% (min € 2.50 – max € 25.00)
Draft in AUD	Above plus € 3.00
Draft in CHF	Above plus 0.4% (min € 20.00 – max € 100.00)
Draft in EUR	Above plus € 30.00
Repurchase of draft	€ FREE
Stop Payment of draft issued on correspondent bank	€ 20.00 plus out of pocket expenses
Deposit and Encashing of Foreign Cheques	
Drawn on Local Banks	0.125% (min € 1.20 – max € 25.00)
Drawn on Other Banks	
Travelers Cheques	€ 7.00 per cheque
Return of Foreign Unpaid Items	€ 20.00 per item.
Sending Money For Amounts over €500,000 please refer to Branch Manager	
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	\$ 35.00
Transfer with charge option 'OUR' - GBP	£ 35.00
Transfer with charge option 'OUR' - AUD	AUD 35.00
Transfer with charge option 'OUR' - CAD	CAD 35.00
Transfer with charge option 'OUR' - CHF	CHF 35.00

Same Day Value (non SEPA)	Double normal charges above
Non-STP	€ 10.00 per transfer
Repair Charges	€ 50.00
Receiving Money For Amounts over €500,000 please refer to Branch Manager	
Receiving Money - Euro	
Personal Customer - Up to € 10,000	€ FREE
Personal Customer - Over € 10,000	€ 4.00
Other Customer - Up to € 5,000	€ FREE
Other Customer - Over € 5,000 to € 40,000	€ 15.00
Other Customer - Over € 40,000	€ 60.00
Receiving Money – Other Currencies & Non-SEPA	
Other Currency & Non-SEPA (any amount)	0.125% (min € 10.00 – max € 60.00)
International Debit / Credit Card	
International Debit Card (Mastercard)	
Providing and Renewing of Debit Card	€ FREE
Local ATM Cash Withdrawal in EUR	€ FREE
International Credit Card (VISA/Mastercard) – Gold and Classic	
Visa/Mastercard Gold Yearly Fee	€ 65.00
Additional Gold Yearly Fee	€ 20.00
Visa/Mastercard Classic Yearly Fee	€ 25.00
Additional Classic Yearly Fee	€ 10.00
Local ATM Cash Withdrawal in EUR	€ 0.33% - min € 5.00
Overdue Payment Fee	2% of overdue amount – min € 10.00
Over Limit Fee (<i>if account is more than 5% over limit</i>)	€ 10.00
Return Cheque Fee	€ 20.00
Direct Debit Reject Fee	€ 5.00
Reactivation of Credit Card	€ 5.00
Statement reprints	€ 1.50 per statement
Other Fees – Applicable to all Debit/Credit Cards	
ATM Cash Withdrawal in EUR from Lombard Bank ATMs	€ 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/Credit Card	3% of transaction value

SMS Notification for Card Transactions	€ FREE (<i>Foreign Carrier charges may apply</i>)
Urgent Card Fee	€ 30.00
Card Replacement Fee	€ 10.00
Re Issue of PIN	€ 5.00
Investigation/Chargeback Fee	€ 25.00
Investment Services	
Buying & Selling on Malta Stock Exchange (MSE)	
Local Shares	
Up to € 25,000	1.25% of value – min € 20.00
Up to € 50,000	1.00% of value – min € 20.00
Up to € 100,000	0.75% of value – min € 20.00
Up to € 250,000	0.50% of value – min € 20.00
Up to € 500,000	0.35% of value – min € 20.00
Local Bonds	
Any Amount	0.25% of value – min € 20.00
Malta Stock Exchange (MSE) Fees	
Any Amount	€ 4.50 or equivalent
Legal Services	
Settlement of funeral bills	€ FREE
Searches for assets in the name of deceased person	€ 25.00
Legal Advice for Release of Assets	
Up to € 5,000	€ 40.00
From € 5,001 to € 20,000	€ 60.00
From € 20,001 to € 40,000	€ 120.00
Over € 40,000	€ 200.00
Safe Deposit Locker/Safe Custody Boxes and Parcels	€ 50.00
Lombard Shares - (add € 10.00 for each transfer on the Company register to the below)	
Up to 100 shares	€ 25.00
From 101 to 500 shares	€ 50.00
Over 500 shares	€ 100.00

Trade Finance	
Outward Letter of Credit	
Issue	€ 50.00 (plus extra € 25.00 for excessive details)
Amendments	€ 25.00
Acceptance	0.25% min € 15.00
Inward Letter of Credit	
Advice	€ 50.00 (excluding confirmation)
Transferable	0.5% (min € 30.00)
Other Services	
Special Guarantees (additional fees may apply)	
Up to € 6,000	€ 36.00 annually
Between € 6,001 and € 70,000	0.6% annually
Between € 70,001 and € 600,000	0.5% annually
Between € 600,001 and € 1,200,000	0.4% annually
Over € 1,200,000	0.3% annually
Safe Custody Boxes and Parcels	
Set-up Fee	Applicable fee quoted on request
Annual Fee	Applicable fee quoted on request
Safe Deposit Lockers	
Set-up Fee	€ 50.00
Up to 22,000 cm ³	€ 250.00 yearly inclusive of VAT
Above 22,000 cm ³	€ 300.00 yearly inclusive of VAT
Inspection of Locker by Customer – First 6 visits per year	€ FREE
Inspection of Locker by Customer – Additional visits	€ 10.00 per visit
Replacement of Locks/Keys	Actual cost of lock and keys plus out of pocket expenses.
Issue of Bank's Certificate to Auditors	
For each request without advances	€ 25.00 inclusive of VAT
For each request with advances	€ 45.00 inclusive of VAT
For urgent requests	€ 10.00 additional to above
For extraordinary searches/ Archives visits	€ 15.00 additional to above