



PostaPay&Save Payment Account Fee Information Document

11.10.2019

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account which are not listed here. Full information is available at Lombard Bank Branches

| Service | Fee |
|---|------------------------------------|
| General Account Services | |
| Maintaining the Account | |
| Default Statements | € FREE |
| Additional Statements (in excess of monthly frequency) | € 1.50 |
| Duplicates Statements | € 1.50 per page max €120 |
| Issue of Banker's Draft | € 3.00 |
| Mail returned due to change of address not notified. | € 23 |
| Sending Money | |
| Sending Money in Euro to other account in the Single Euro Payment Area | |
| 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 |
| Repair Charges | € 50.00 |
| Receiving Money | |
| Receiving Money Euro - Up to €10,000 | € FREE |
| Receiving Money Euro - Over €10,000 | € 4.00 |
| Receiving Money - Other Currency (any amount) | 0.125% (min € 10.00 – max € 60.00) |

| Standing Order | |
|---|--|
| 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 |
| International Debit Card – PostaPay MasterCard | |
| Providing and Renewing of Debit Card | € FREE |
| Additional Debit Card | € 25.00 – One Time Setup Fee € 10.00 – Yearly Renewal Fee |
| Replacement of Debit Card | € 10.00 |
| Re Issue of PIN | € 5.00 |
| Lost and Stolen Card Block Fee | € 11.00 |
| Balance Enquiry Lombard Bank Malta ATMs | € FREE |
| Customer Services Enquiries | € FREE |
| SMS Notification for Debit Card Transactions | € FREE (Foreign Carrier charges may apply) |
| Lombard Bank Malta ATM Cash Withdrawal | € FREE |
| Other Local ATM Cash Withdrawal | €0.25 |
| Non Local ATM Cash Withdrawal | 0.33% - min € 5.00 |
| Foreign Exchange Fee for Non-Euro ATM Cash Withdrawal and Non-Euro Payment using Debit Card | 3% of transaction value |
| Investigation/Chargeback Fee | € 25.00 |
| Overdrafts and related services | |
| Service not available | N/A |
| Other Services | |
| Depositing and encashing local cheques | € FREE |

**Note: The PostaPay&Save Payment Account must always be retained with a credit balance. An amount of €10 will be earmarked on the account to cater for late fees related to Debit Card transactions originating from foreign banks. The €10, or any value less remaining in the account, will be released as part of the account balance when the account is closed.*

**PostaPay&Save Payment Account
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 | Making payments using an International Debit Card | The account provider enables the customer to make payments using an international debit card. |
| 8 | Replacing a card | The customer requests a replacement of a card that was lost, stolen or damaged. |
| 9 | Depositing and encashing a cheque | The customer presents a cheque, whether |

| | | |
|----|---|--|
| | | local or international, for deposit or encashment. |
| 10 | 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. |
| 11 | 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. |
| 12 | Receiving money - Euro | The customer receives money in euros from euro account. |
| 13 | Receiving money – other currencies | The customer receives money in non-euro currencies from non-euro account. |
| 14 | 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. |