## Lombard Bank Malta p.l.c. General Tariff Information Document



## 20 November 2020

- This document provides a brief description of tariffs applied for the main products and services provided by Lombard Bank Malta p.l.c.
- Charges for products and services not listed in this document, will be advised on request or when the service is provided.
- Any Out-of-Pocket Expense incurred by the Bank are always to be collected in addition to the specified tariff.
- Tariffs are subject to revision from time to time.

Service	Fee
Accounts and Transfers	
Banker's Draft	
Issue of Banker's Draft	€3
Repurchase	€FREE
Statements	
Default Statements	€ FREE
Non-default Statements Quarterly	€5
Non-default Statements Monthly	€ 24
Non-default Statements Weekly	€ 60
Non-default Statements Daily	€ 250
Extra Statements (in excess of default frequency)	€ 1.50
Duplicate 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 for consecutive cheques
Otherwise	€ 10 per cheque
Cheques Returned Unpaid	
For each cheque drawn irregularly (except when 'Out of date')	€5
Cheques returned unpaid due to insufficient funds	€ 30
Cheques Images	
Over the counter requests	€ 2 per image
Dormant Accounts	
Administration Fee	€ 25 yearly
Returned Mail	
Mail returned due to change of address not notified	€ 25
New Application Review (per relationship) To be applied also or	changes in structures requiring new due diligence
IIP Scheme	€ 250
Entities with foreign shareholding	€ 250
New Applications (Due diligence fee)	
Condominiums	€ 15
Associations, Voluntary Organisations, Societies, etc.	€ 50
Legal Entities	€ 100
IIP Scheme	€ 350

Entities with foreign shareholding Account management fee (applicable to current & savings)  All other entities Entities with foreign shareholding Entities with foreign shareholding Safe Custody Boxes and Parcels  Safe Custody Boxes and Parcels  Set-up Fee Applicable fee quoted on request Annual Fee Applicable fee quoted on request Annual Fee Set-up Fee € 50  Up to 22,000 cm² € 250 yearly inclusive of VAT  Above 22,000 cm² € 250 yearly inclusive of VAT  Inspection of Locker by Customer – First 6 visits per year € FREE Inspection of Locker by Customer – Additional visits € 10 per visit Replacement of Locker Vy Customer – Additional visits € 10 per visit Resplacement of Locker Vy Eustomer – Additional visits € 10 per visit Resplacement of Locker My Eustomer – Set Visit Per year € 51 inclusive of VAT  For each request with advances € 25 inclusive of VAT For arch request with advances € 15 inclusive of VAT For urgent requests visit and vances € 15 inclusive of VAT For urgent request very and the visit of VAT For urgent request very and vances € 15 additional to above  For extraordinary searches/ Archives visits € 15 additional to above  Standing Orders  Set-up  Set-up  Set-up  Set-up  Set-up  Set-up  Set of visit Euros to another bank account € 78 FREE  Sending money in Euros to other Lombard Bank Account € 78 FREE  Sending money in Euros to another bank account € 4  For each payment made by Bills Payable € 5  Sending money in Euros to another bank account € 20 00 year roll  Coine decoration (In/Out) € 0.30 per roll  Coine deposit to account tover 100 coins) – to be applied where account is used solely for coin deposit/withdrawal in Cutter Condaction Cutter Sussed Solely for coin deposit/withdrawal in Cutter Condaction Cutter Sussed Solely for coin deposit/withdrawal in Cutter Condaction Cutter Condact		
Condominiums All other entities Entities with foreign shareholding Entities with foreign shareholding Entities with foreign shareholding Entities with foreign shareholding  Safe Custody Boxes and Parcels  Set-up Fee Applicable fee quoted on request Annual Fee Applicable fee quoted on request  Applicable fee quoted on request  Safe Deposit Lockers  Set-up Fee  € 50 Up to 22,000 cm³ € 250 yearly inclusive of VAT Above 22,000 cm³ € 300 yearly inclusive of VAT Inspection of Locker by Customer – First 6 visits per year Inspection of Locker by Customer – Additional visits € 10 per visit Replacement of Locks/Keys Actual cost of lock and keys.  Issue of Bank's Certificate to Auditors  For each request without advances € 25 inclusive of VAT For each request with advances € 45 inclusive of VAT For each request with advances € 45 inclusive of VAT For each request with advances € 10 additional to above  For each request  Sectup  Sectup  For extraordinary searches/ Archives visits € 10 additional to above  For extraordinary searches/ Archives visits € 5 Sending money in Euros to other Lombard Bank Account € 5 Sending money in Euros to another bank account € 4 For each payment made by Bills Payable € 5 Standing Order not effected due to lack of funds € 10  Coin Exchange  Loose coins (in/Out) € 3% of coin value (min € 2.50)  Coin deposit to account (over 100 coins) − to be applied where account is used solely for coin deposit/withdrawal  Local Euro Cheques presented for Encashment  Lombard Bank account holders – Lombard Bank cheques  Non-Lombard Bank account holders – CBM cheques  Septonumbard Bank account holders – CBM cheques  Non-Lombard Bank account holders – Cother Local cheques  Deposits in Other Currency  Cheques in same currency  Cheques in same currency  Cheques in same currency  Cheques in different currency charges	Entities with foreign shareholding	€ 500
All other entities Entities with foreign shareholding Entities with foreign shareholding Entities with foreign shareholding  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 Up to 22,000 cm³ €250 yearly inclusive of VAT Above 22,000 cm³ €78EE Inspection of Locker by Customer – First 6 visits per year €78EE Inspection of Locker by Customer – Additional visits €10 per visit Replacement of Locks/Keys Actual cost of lock and keys.  Issue of Bank's Certificate to Auditors  For each request without advances €25 inclusive of VAT For each request without advances €15 additional to above  For urgent requests For extraordinary searches/ Archives visits €10 per visit Entities with advances €25 inclusive of VAT For urgent requests For extraordinary searches/ Archives visits €10 additional to above  Standing Orders  Set-up €5 Sending money in Euros to other Lombard Bank Account €15 additional to above  Standing Orders  Set-up €5 Sending money in Euros to another bank account €4 For each payment made by Bills Payable €5 Sending money in Euros to another bank account €4 For each payment made by Bills Payable €5 Standing Order not effected due to lack of funds €5 Standing Order not effected due to lack of funds €5 Standing Order not effected for Encashment  Coin deposit to account (over 100 coins) – to be applied where account is used solely for coin deposit/withdrawal  Local Euro Cheques presented for Encashment  Lombard Bank account holders – All Cheques €7 EREE  Non-Lombard Bank account holders – CBM cheques €5 Sending the Middewal in Other Currency (non-Euro)  Deposits or Withdrawal in Other Currency (non-Euro)  Deposits or Withdrawal in Other Currency (non-Euro)  Deposits or Withdrawal in Other Currency (charges)  Cheques in same currency  Cheques in same currency	Account management fee (applicable to current & savings)	
Entities with foreign shareholding  Safe Custody Boxes and Parcels  Set-up Fee Applicable fee quoted on request Annual Fee Boylicable fee quoted on request  Safe Deposit Lockers  Set-up Fee € 50  Up to 22,000 cm³ € 250 yearly inclusive of VAT Above 22,000 cm³ € 300 yearly inclusive of VAT Inspection of Locker by Customer – First 6 visits per year FREE  Replacement of Locker by Customer – Additional visits € 10 per visit Replacement of Locker by Customer – Additional visits € 10 per visit Replacement of Locker by Customer – Additional visits € 25 inclusive of VAT  For each request without advances  For each request without advances € 25 inclusive of VAT  For applicable fee quoted on request Set 10 per visit Replacement of Locker by Customer – Additional visits € 10 per visit Replacement of Locker by Customer – Additional visits € 100 per visit Replacement of Locker by Customer – Additional visits € 10 per visit Replacement of Locker by Customer – Additional visits € 10 per visit Replacement of Locker by Customer – Additional visits € 10 per visit Replacement of Locker by Customer – Additional visits € 10 per visit Replacement of Locker by Customer – Additional visits € 10 per visit Replacement of Locker by Customer – Additional visits € 10 per visit Replacement of Locker by Customer – Additional visits € 10 per visit For each request without advances € 10 additional to above  Standing Orders  Set-up € 55 Sending Orders  Set-up € 55 Sending money in Euros to other Lombard Bank Account € FREE Sending money in Euros to another bank account € FREE  Sending money in Euros to other Lombard Bank Account € 10 per	Condominiums	€ 30 quarterly
Safe Custody Boxes and Parcels       Applicable fee quoted on request         Set-up Fee       Applicable fee quoted on request         Annual Fee       Applicable fee quoted on request         Safe Deposit Lockers       € 50         Up to 22,000 cm³       € 250 yearly inclusive of VAT         Above 22,000 cm³       € 300 yearly inclusive of VAT         Inspection of Locker by Customer – First 6 visits per year       € FREE         Inspection of Locker by Customer – Additional visits       € 10 per visit         Replacement of Locks/keys       A total cost of lock and keys.         Bisue of Bank's Certificate to Auditors       E 25 inclusive of VAT         For each request with odvances       € 45 inclusive of VAT         For each request with advances       € 45 inclusive of VAT         For each request with advances       € 45 inclusive of VAT         For each request with advances       € 45 inclusive of VAT         For each request with advances       € 50         Setury       € 50         Setury       € 50         Setury       € 5         Setury       € 5         Setury       € 5         Sending money in Euros to other Lombard Bank Account       € FREE         Sending money in Euros to another bank account       € 7	All other entities	€ 60 quarterly
Set-up Fee       Applicable fee quoted on request         Annual Fee       Applicable fee quoted on request         Safe Deposit Lockers         Set-up Fee       € 50         Up to 22,000 cm³       € 250 yearly inclusive of VAT         Above 22,000 cm³       € 300 yearly inclusive of VAT         Inspection of Locker by Customer – First 6 visits per year       € FREE         Inspection of Locker by Customer – Additional visits       € 10 per visit         Replacement of Locks/Keys       Actual cost of lock and keys.         Issue of Bank's Certificate to Auditors       For each request without advances       € 25 inclusive of VAT         For each request with advances       € 45 inclusive of VAT         For each request with advances       € 45 inclusive of VAT         For each request with advances       € 45 inclusive of VAT         For each request with advances       € 45 inclusive of VAT         For each request with advances       € 45 inclusive of VAT         For each payment mequests       € 10 additional to above         Standing Orders       € 5         Set-up       € 5         Sending money in Euros to other Lombard Bank Account       € FREE         Sending money in Euros to other Lombard Bank Account       € 7         Standing Order not effected due to lack of funds       €	Entities with foreign shareholding	€ 120 quarterly
Annual Fee       Applicable fee quoted on request         Safe Deposit Lockers         Set-up Fee       € 50         Up to 22,000 cm³       € 250 yearly inclusive of VAT         Above 22,000 cm³       € 250 yearly inclusive of VAT         Inspection of Locker by Customer – First 6 visits per year       € FREE         Inspection of Locker by Customer – Additional visits       € 110 per visit         Replacement of Locker/Keys       Actual cost of lock and keys.         Inspection of Locker by Customer – Additional visits       € 110 per visit         Replacement of Locker/Keys       Actual cost of lock and keys.         Inspection of Locker by Customer – Additional visits       € 10 per visit         Replacement of Locker/Keys       Actual cost of lock and keys.         Issue of Bank's Certificate to Auditors         For each request with advances       € 25 inclusive of VAT         For each request with advances       € 5         Set ungest for VAT         Set ungest for VAT         Set additional to above         Set additional to above	Safe Custody Boxes and Parcels	
Safe Deposit Lockers  Set-up Fee	Set-up Fee	Applicable fee quoted on request
Set-up Fee	Annual Fee	Applicable fee quoted on request
Up to 22,000 cm³	Safe Deposit Lockers	
Above 22,000 cm³	Set-up Fee	€ 50
Inspection of Locker by Customer – First 6 visits per year  Inspection of Locker by Customer – Additional visits  Replacement of Locks/Keys  Actual cost of lock and keys.  Issue of Bank's Certificate to Auditors  For each request without advances  For each request with advances  For each requests  For urgent requests  For urgent requests  For urgent requests  For extraordinary searches/ Archives visits  Set-up  Sending Orders  Set-up  Sending money in Euros to other Lombard Bank Account  For each payment made by Bills Payable  Standing Order not effected due to lack of funds  Coin Exchange  Loose coins (in/Out)  Coin Exchange  Loose coins (in/Out)  Coin deposit to account (over 100 coins) – to be applied where account is used solely for coin deposit/withdrawal  Local Euro Cheques presented for Encashment  Lombard Bank account holders – All Cheques  Non-Lombard Bank account holders – CBM cheques  Non-Lombard Bank account holders – CBM cheques  Peposit or Withdrawal in Other Currency (non-Euro)  Deposits in Other Currency  Cheques in same currency  Cheques in same currency  Cheques in same currency  O.55% (min € 1.20) + specific currency charges  Cheques in different currency carriers	Up to 22,000 cm <sup>3</sup>	€ 250 yearly inclusive of VAT
Inspection of Locker by Customer – Additional visits   Replacement of Locks/Keys   Actual cost of lock and keys.  Issue of Bank's Certificate to Auditors  For each request without advances   € 25 inclusive of VAT  For each requests with advances   € 45 inclusive of VAT  For urgent requests   € 10 additional to above  For extraordinary searches/ Archives visits   € 15 additional to above  Standing Orders  Set-up   € 5  Sending money in Euros to other Lombard Bank Account   € FREE  Sending money in Euros to another bank account   € 4  For each payment made by Bills Payable   € 5  Standing Order not effected due to lack of funds   € 10  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) – to be applied where account is used solely for coin deposit/withdrawal  Local Euro Cheques presented for Encashment  Lombard Bank account holders – All Cheques   Non-Lombard Bank account holders – CBM cheques   € FREE  Non-Lombard Bank account holders – CBM cheques   € 5  Deposit or Withdrawal in Other Currency (non-Euro)  Deposits in Other Currency  Cheques in same currency   0.55% (min € 0.50) + specific currency charges  Cheques in different currency charges  Cheques in different currency charges	Above 22,000 cm <sup>3</sup>	€ 300 yearly inclusive of VAT
Replacement of Locks/Keys  Issue of Bank's Certificate to Auditors  For each request without advances  For each request with advances  For ey ach request with advances  For extraordinary searches/ Archives visits  For extraordinary searches/ Archives visits  For extraordinary searches/ Archives visits  Est-up  Set-up  Sending Money in Euros to other Lombard Bank Account  For each payment made by Bills Payable  Standing Order not effected due to lack of funds  Coin Exchange  Loose coins (in/Out)  Coin deposit to account (over 100 coins) – to be applied where account is used solely for coin deposit/withdrawal  Local Euro Cheques presented for Encashment  Lombard Bank account holders – All Cheques  Non-Lombard Bank account holders – CBM cheques  Set Deposit or Withdrawal in Other Currency  Cheques in same currency  Cheques in same currency  Cheques in different currency  Cheques in different currency  Cos diditional to above  # 45 inclusive of VAT  # 50 inclusive of VAT  # 64 inclusive of VAT  # 61 inclusive of VAT  # 61 inclusive of VAT  # 62 inclusive of VAT  # 61 inclusive of VAT  # 62 inclusive of VAT  # 63 inclusive of VAT  # 62 inclusive of VAT  # 63 inclusive of VAT  # 64 inclusive of VAT  # 65	Inspection of Locker by Customer – First 6 visits per year	€FREE
Issue of Bank's Certificate to Auditors  For each request without advances  For each request with advances  For extraordinary searches/ Archives visits  For extraordinary searches/ FREE  Sending Orders  For Extra payment made by Bils Payable  For each payment made by Bills Payable  € 5  Standing Order not effected due to lack of funds  € 5  For extraordinary searches/ FREE  Non Extraorge  For Extraorge  For Extraorge  For Extraorge  FREE  Non-Lombard Bank account (over 100 coins) – to be applied where account is used solely for coin deposit/withdrawal  Local Euro 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  € 5  Deposit or Withdrawal in Other Currency (non-Euro)  Deposits in Other Currency  Cheques in same currency  Cheques in same currency  O.25% (min € 0.50) + specific currency charges  Cheques in different currency charges	Inspection of Locker by Customer – Additional visits	€ 10 per visit
For each request without advances  For each request with advances  For each request with advances  For urgent requests  For extraordinary searches/ Archives visits  For extraordinary searches/ Archives visits  Set-up  Set-up  Sending money in Euros to other Lombard Bank Account  For each payment made by Bills Payable  Standing Order not effected due to lack of funds  Coin Exchange  Loose coins (in/Out)  Roll (Out)  Coin deposit to account (over 100 coins) – to be applied where account is used solely for coin deposit/withdrawal  Local Euro Cheques presented for Encashment  Lombard Bank account holders – All Cheques  Non-Lombard Bank account holders – CBM cheques  Non-Lombard Bank account holders – Other Local cheques  Peposits in Other Currency  Cheques in same currency  Cheques in same currency  O.55% (min € 0.50) + specific currency charges  Cheques in different currency  O.55% (min € 1.20) + specific currency charges	Replacement of Locks/Keys	Actual cost of lock and keys.
For each request with advances  For urgent requests  For urgent requests  For extraordinary searches/ Archives visits  E10 additional to above  £15 additional to above  Standing Orders  Set-up  Set-up  Sending money in Euros to other Lombard Bank Account  For each payment made by Bills Payable  Standing Order not effected due to lack of funds  Coin Exchange  Loose coins (in/Out)  Roll (Out)  Coin deposit to account (over 100 coins) − to be applied where account is used solely for coin deposit/withdrawal  Local Euro Cheques presented for Encashment  Lombard Bank account holders − All Cheques  Non-Lombard Bank account holders − CBM cheques  Non-Lombard Bank account holders − Other Local cheques  FEE  Deposit or Withdrawal in Other Currency (non-Euro)  Deposits in Other Currency  Cheques in same currency  O.50% (min € 0.50) + specific currency charges  Cheques in different currency  O.50% (min € 1.20) + specific currency charges	Issue of Bank's Certificate to Auditors	
For urgent requests  For extraordinary searches/ Archives visits  E15 additional to above  Standing Orders  Set-up  Set-up  Sending money in Euros to other Lombard Bank Account  For each payment made by Bills Payable  Standing Order not effected due to lack of funds  Coin Exchange  Loose coins (in/Out)  Roll (Out)  Coin deposit to account (over 100 coins) – to be applied where account is used solely for coin deposit/withdrawal  Local Euro Cheques presented for Encashment  Lombard Bank account holders – All Cheques  Non-Lombard Bank account holders – CBM cheques  Non-Lombard Bank account holders – Other Local cheques  Peposits in Other Currency  Cheques in same currency  Cheques in same currency  O.25% (min € 0.50) + specific currency charges  Cheques in different currency  O.50% (min € 1.20) + specific currency charges  Cheques in different currency  O.50% (min € 1.20) + specific currency charges	For each request without advances	€ 25 inclusive of VAT
For extraordinary searches/ Archives visits  Set-up  Set-up  Sending money in Euros to other Lombard Bank Account  Sending money in Euros to other Lombard Bank Account  Sending money in Euros to another bank account  For each payment made by Bills Payable  Standing Order not effected due to lack of funds  Coin Exchange  Loose coins (in/Out)  Roll (Out)  Coin deposit to account (over 100 coins) – to be applied where account is used solely for coin deposit/withdrawal  Local Euro Cheques presented for Encashment  Lombard Bank account holders – All Cheques  Non-Lombard Bank account holders – CBM cheques  Non-Lombard Bank account holders – CBM cheques  Non-Lombard Bank account holders – Other Local cheques  Set = S	For each request with advances	€ 45 inclusive of VAT
Set-up  Set-up  Sending money in Euros to other Lombard Bank Account  Sending money in Euros to another bank account  For each payment made by Bills Payable  Standing Order not effected due to lack of funds  Coin Exchange  Loose coins (in/Out)  Roll (Out)  Coin deposit to account (over 100 coins) – to be applied where account is used solely for coin deposit/withdrawal  Local Euro Cheques presented for Encashment  Lombard Bank account holders – All Cheques  Non-Lombard Bank account holders – CBM cheques  Non-Lombard Bank account holders – Other Local cheques  Non-Lombard Bank account holders – Other Local cheques  Peposit or Withdrawal in Other Currency (non-Euro)  Deposits in Other Currency  Cheques in same currency  Cheques in different currency  Cos Some Control Contro	For urgent requests	€ 10 additional to above
Set-up  Sending money in Euros to other Lombard Bank Account  Sending money in Euros to another bank account  For each payment made by Bills Payable  Standing Order not effected due to lack of funds  Coin Exchange  Loose coins (in/Out)  Roll (Out)  Coin deposit to account (over 100 coins) – to be applied where account is used solely for coin deposit/withdrawal  Local Euro Cheques presented for Encashment  Lombard Bank account holders – All Cheques  Non-Lombard Bank account holders – Lombard Bank cheques  Non-Lombard Bank account holders – CBM cheques  Non-Lombard Bank account holders – Other Local cheques  Peposit or Withdrawal in Other Currency (non-Euro)  Deposits in Other Currency  Cheques in same currency  Cheques in different currency  Cos (min € 0.50) + specific currency charges  Cheques in different currency charges	For extraordinary searches/ Archives visits	€ 15 additional to above
Sending money in Euros to other Lombard Bank Account  Sending money in Euros to another bank account  For each payment made by Bills Payable  Standing Order not effected due to lack of funds  Coin Exchange  Loose coins (in/Out)  Roll (Out)  Coin deposit to account (over 100 coins) – to be applied where account is used solely for coin deposit/withdrawal  Local Euro Cheques presented for Encashment  Lombard Bank account holders – All Cheques  Non-Lombard Bank account holders – Lombard Bank cheques  Non-Lombard Bank account holders – CBM cheques  Non-Lombard Bank account holders – Other Local cheques  Peposit or Withdrawal in Other Currency (non-Euro)  Deposits in Other Currency  Cheques in same currency  Cheques in different currency  O.25% (min € 0.50) + specific currency charges	Standing Orders	
Sending money in Euros to another bank account  For each payment made by Bills Payable  Standing Order not effected due to lack of funds  Coin Exchange  Loose coins (in/Out)  Roll (Out)  Coin deposit to account (over 100 coins) – to be applied where account is used solely for coin deposit/withdrawal  Local Euro Cheques presented for Encashment  Lombard Bank account holders – All Cheques  Non-Lombard Bank account holders – Lombard Bank cheques  Non-Lombard Bank account holders – CBM cheques  Non-Lombard Bank account holders – Other Local cheques  Separate	Set-up	€5
For each payment made by Bills Payable  Standing Order not effected due to lack of funds  Coin Exchange  Loose coins (in/Out)  Roll (Out)  Coin deposit to account (over 100 coins) – to be applied where account is used solely for coin deposit/withdrawal  Local Euro Cheques presented for Encashment  Lombard Bank account holders – All Cheques  Non-Lombard Bank account holders – Lombard Bank cheques  Non-Lombard Bank account holders – CBM cheques  Non-Lombard Bank account holders – Other Local cheques  Peposit or Withdrawal in Other Currency (non-Euro)  Deposits in Other Currency  Cheques in same currency  O.25% (min € 0.50) + specific currency charges  Cheques in different currency charges	Sending money in Euros to other Lombard Bank Account	€ FREE
Standing Order not effected due to lack of funds       € 10         Coin Exchange       2% of coin value (min € 2.50)         Roll (Out)       € 0.30 per roll         Coin deposit to account (over 100 coins) – to be applied where account is used solely for coin deposit/withdrawal       0.5 % of coin value (min € 1)         Local Euro Cheques presented for Encashment       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         Non-Lombard Bank account holders – Other Local cheques       € 5         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	Sending money in Euros to another bank account	€ 4
Coin Exchange 2% of coin value (min € 2.50)   Roll (Out) € 0.30 per roll   Coin deposit to account (over 100 coins) – to be applied where account is used solely for coin deposit/withdrawal 0.5 % of coin value (min € 1)   Local Euro 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   Non-Lombard Bank account holders – Other Local cheques € 5   Deposit or Withdrawal in Other Currency (non-Euro)   Deposits in Other Currency 0.25% (min € 0.50) + specific currency charges   Cheques in same currency 0.50% (min € 1.20) + specific currency charges	For each payment made by Bills Payable	€5
Loose coins (in/Out)  Roll (Out)  Coin deposit to account (over 100 coins) – to be applied where account is used solely for coin deposit/withdrawal  Local Euro Cheques presented for Encashment  Lombard Bank account holders – All Cheques  Non-Lombard Bank account holders – Lombard Bank cheques  Non-Lombard Bank account holders – CBM cheques  Non-Lombard Bank account holders – Other Local cheques  Peposit or Withdrawal in Other Currency (non-Euro)  Deposits in Other Currency  Cheques in same currency  Cheques in different currency  0.25% (min € 0.50) + specific currency charges  Cheques in different currency	Standing Order not effected due to lack of funds	€ 10
Roll (Out)  Coin deposit to account (over 100 coins) – to be applied where account is used solely for coin deposit/withdrawal  Local Euro Cheques presented for Encashment  Lombard Bank account holders – All Cheques  Non-Lombard Bank account holders – Lombard Bank cheques  Non-Lombard Bank account holders – CBM cheques  Non-Lombard Bank account holders – Other Local cheques  Peposit or Withdrawal in Other Currency (non-Euro)  Deposits in Other Currency  Cheques in same currency  O.25% (min € 0.50) + specific currency charges  Cheques in different currency	Coin Exchange	
Coin deposit to account (over 100 coins) – to be applied where account is used solely for coin deposit/withdrawal  Local Euro Cheques presented for Encashment  Lombard Bank account holders – All Cheques  Non-Lombard Bank account holders – Lombard Bank cheques  Non-Lombard Bank account holders – CBM cheques  Non-Lombard Bank account holders – Other Local cheques  E FREE  Non-Lombard Bank account holders – Other Local cheques  Deposit or Withdrawal in Other Currency (non-Euro)  Deposits in Other Currency  Cheques in same currency  O.25% (min € 0.50) + specific currency charges  Cheques in different currency  O.50% (min € 1.20) + specific currency charges	Loose coins (in/Out)	2% of coin value (min € 2.50)
account is used solely for coin deposit/withdrawal       0.5 % of coin value (min € 1)         Local Euro 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         Non-Lombard Bank account holders – Other Local cheques       € 5         Deposit or Withdrawal in Other Currency (non-Euro)         Deposits in Other Currency       0.25% (min € 0.50) + specific currency charges         Cheques in different currency       0.50% (min € 1.20) + specific currency charges	Roll (Out)	€ 0.30 per roll
Lombard Bank account holders – All Cheques  Non-Lombard Bank account holders – Lombard Bank cheques  Non-Lombard Bank account holders – CBM cheques  Non-Lombard Bank account holders – Other Local cheques  € 3  Non-Lombard Bank account holders – Other Local cheques  € 5  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	, , , , , , , , , , , , , , , , , , , ,	0.5 % of coin value (min € 1)
Non-Lombard Bank account holders – Lombard Bank cheques       € FREE         Non-Lombard Bank account holders – CBM cheques       € 3         Non-Lombard Bank account holders – Other Local cheques       € 5         Deposit or Withdrawal in Other Currency (non-Euro)         Deposits in Other Currency       0.25% (min € 0.50) + specific currency charges         Cheques in different currency       0.50% (min € 1.20) + specific currency charges	Local Euro Cheques presented for Encashment	
Non-Lombard Bank account holders – CBM cheques       € 3         Non-Lombard Bank account holders – Other Local cheques       € 5         Deposit or Withdrawal in Other Currency (non-Euro)         Deposits in Other Currency       0.25% (min € 0.50) + specific currency charges         Cheques in different currency       0.50% (min € 1.20) + specific currency charges	Lombard Bank account holders – All Cheques	€ FREE
Non-Lombard Bank account holders – Other Local cheques € 5  Deposit or Withdrawal in Other Currency (non-Euro)  Deposits in Other Currency  Cheques in same currency  Cheques in different currency  0.25% (min € 0.50) + specific currency charges  0.50% (min € 1.20) + specific currency charges	Non-Lombard Bank account holders – Lombard Bank cheques	€FREE
Deposit or Withdrawal in Other Currency (non-Euro)         Deposits in Other Currency       0.25% (min € 0.50) + specific currency charges         Cheques in different currency       0.50% (min € 1.20) + specific currency charges	Non-Lombard Bank account holders – CBM cheques	€3
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	Non-Lombard Bank account holders – Other Local cheques	€5
Cheques in same currency       0.25% (min € 0.50) + specific currency charges         Cheques in different currency       0.50% (min € 1.20) + specific currency charges	Deposit or Withdrawal in Other Currency (non-Euro)	
Cheques in different currency 0.50% (min € 1.20) + specific currency charges	Deposits in Other Currency	
	Cheques in same currency	0.25% (min € 0.50) + specific currency charges
Payment Orders 0.125% (min € 10 – max € 60)	Cheques in different currency	0.50% (min € 1.20) + specific currency charges
	Payment Orders	0.125% (min € 10 – max € 60)

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Cash	1.00% (min € 1)
Withdrawal in Other Currency	
Drafts / Transfers	Refer Foreign Services below
Converted to Euro	€ FREE
Cash	1.00% (min € 1)
Overdrafts and Related Services	
Arranged Overdrafts	
Renewal Fee	0.1% of overdraft limit (min €50)
Internet Banking	
Registration (New Application)	€ 15 (Onetime Fee)
Software Token	
Issuing & Renewing	€ Free
Hardware Token	
Issuing & Renewing	€15 yearly per token (applicable on date of registration)
Token sent outside Malta by courier	€ 50
Replacement (Lost, Stolen or Damaged)	€35
- With Hardware Token	€15 yearly additional fee (applicable 1 year from date of replacement/Not applicable if Issuing & Renewing fee already in place)
- With Software Token	€ Free
Exchange with Software Token	€ Free (Hardware Token must be in reusable condition)
Foreign Services	
Currency Notes Conversion	
Transactions equivalent up to € 150.00	€ 2 exchange charge
Transactions over the equivalent of € 150.00	€FREE
Bank Drafts	
Issue of Draft	0.125% (min € 2.50 – max € 25)
Draft in AUD	Above plus € 3
Draft in CHF	Above plus 0.4% (min € 20 – max € 100)
Draft in EUR	Above plus € 30
Repurchase of draft	€FREE
Stop Payment of draft issued on correspondent bank	€ 20 plus out of pocket expenses
Deposit and Encashing of Foreign Cheques	
Drawn on Local Banks	0.125% (min € 1.20 – max € 25)
Drawn on Other Banks	
Return of Foreign Unpaid Items	€ 20 per item
Sending Money - For Amounts over €500,000 please refer to B	ranch Manager
Sending Money - Euro to other account in the Single Euro	
SEPA Up to € 1000	€1
SEPA over € 1000	€ 4
Over the counter	Add € 25 to above charges
Sending Money - Other Currencies & Non-SEPA to any other	

Other Transfers       0.125% (min € 10 − max € 60)         Transfer with charge option 'OUR' - EURO       € 35         Transfer with charge option 'OUR' - USD       \$ 35         Transfer with charge option 'OUR' - GBP       £ 35         Transfer with charge option 'OUR' - AUD       AUD 35         Transfer with charge option 'OUR' - CAD       CAD 35         Transfer with charge option 'OUR' - CHF       CHF 35         Same Day Value (For all currencies & Non-SEPA)       Double normal charges above         Over the counter       Add € 25 to above charges         Non-STP       € 10 per transfer         Receiving Money - For Amounts over €500,000 please refer to Branth Manager         Receiving Money - For Amounts over €500,000 please refer to Branth Manager         Receiving Money - Furo         Personal Customer - Up to € 10,000       € FREE         Personal Customer - Up to € 5,000       € FREE         Other Customer - Over € 5,000 to € 40,000       € 15         Other Customer - Over € 40,000       € 60         Receiving Money - Other Currencies & Non-SEPA       Other Customer € 00 (Mine € 10 − max € 60)         Other Currency & Non-SEPA (any amount)       0.125% (min € 10 − max € 60)         Other Currency & Non-SEPA (any amount)       0.125% (min € 10 − max € 60)         International Debit Card (Mastercard)		
Transfer with charge option 'OUR' - USD \$ 35  Transfer with charge option 'OUR' - GBP £ 35  Transfer with charge option 'OUR' - AUD AUD 35  Transfer with charge option 'OUR' - CAD CAD 35  Transfer with charge option 'OUR' - CHF CHF 35  Same Day Value (For all currencies & Non-SEPA) Double normal charges above  Over the counter Add € 25 to above charges  Non-STP € 10 per transfer  Repair Charges € 50  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 € FREE  Other Customer - Over € 40,000 € 15  Other Customer - Over € 40,000 € 60  Receiving Money - Other Currencies & Non-SEPA  Other Currency & Non-SEPA (any amount) 0.125% (min € 10 − max € 60)  International Debit Card (Mastercard)  Providing and Renewing of Debit Card € FREE  Cash Withdrawal in EUR from Non-Lombard ATMs in Malta and EEA  International Credit Card (VISA/Mastercard) − Gold and Classic	Other Transfers	0.125% (min € 10 – max € 60)
Transfer with charge option 'OUR' - GBP	Transfer with charge option 'OUR' - EURO	€ 35
Transfer with charge option 'OUR' - AUD  Transfer with charge option 'OUR' - CAD  CAD 35  Transfer with charge option 'OUR' - CHF  CHF 35  Same Day Value (For all currencies & Non-SEPA)  Double normal charges above  Over the counter  Add € 25 to above charges  Non-STP  € 10 per transfer  Repair Charges  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  Other Customer - Over € 5,000  Other Customer - Over € 5,000 to € 40,000  Other Customer - Over € 40,000  Receiving Money - Other Currencies & Non-SEPA  Other Currency & Non-SEPA (any amount)  International Debit / Credit Card  International Debit Card (Mastercard)  Providing and Renewing of Debit Card  € FREE  Cash Withdrawal in EUR from Non-Lombard ATMs in Malta and EEA  International Credit Card (VISA/Mastercard) - Gold and Classic	Transfer with charge option 'OUR' - USD	\$ 35
Transfer with charge option 'OUR' - CAD  Transfer with charge option 'OUR' - CHF  Same Day Value (For all currencies & Non-SEPA)  Double normal charges above  Over the counter  Add € 25 to above charges  Non-STP  € 10 per transfer  Repair Charges  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  Other Customer - Up to € 5,000  Other Customer - Over € 40,000  Other Customer - Over € 40,000  Receiving Money - Other Currencies & Non-SEPA  Other Currency & Non-SEPA (any amount)  International Debit / Credit Card  International Debit Card (Mastercard)  Providing and Renewing of Debit Card  € FREE  Cash Withdrawal in EUR from Non-Lombard ATMs in Malta and EEA  International Credit Card (VISA/Mastercard) - Gold and Classic	Transfer with charge option 'OUR' - GBP	£ 35
Transfer with charge option 'OUR' - CHF  Same Day Value (For all currencies & Non-SEPA)  Double normal charges above  Over the counter  Add € 25 to above charges  Non-STP  € 10 per transfer  Repair Charges  Receiving Money - For Amounts over €500,000 please refer to Branch Manager  Receiving Money - Euro  Personal Customer - Up to € 10,000  Personal Customer - Over € 10,000  Other Customer - Up to € 5,000  Other Customer - Over € 5,000 to € 40,000  Other Customer - Over € 40,000  Receiving Money - Other Currencies & Non-SEPA  Other Currency & Non-SEPA (any amount)  Onless (min € 10 - max € 60)  International Debit Card (Mastercard)  Providing and Renewing of Debit Card  EAR  Cash Withdrawal in EUR from Non-Lombard ATMs in Malta and EEA  International Credit Card (VISA/Mastercard) - Gold and Classic	Transfer with charge option 'OUR' - AUD	AUD 35
Same Day Value (For all currencies & Non-SEPA)  Double normal charges above  Add € 25 to above charges  Non-STP  Repair Charges  Receiving Money - For Amounts over €500,000 please refer to Branch Manager  Receiving Money - Euro  Personal Customer - Up to € 10,000  Personal Customer - Over € 10,000  Other Customer - Up to € 5,000  Other Customer - Over € 5,000 to € 40,000  Other Customer - Over € 40,000  Receiving Money - Other Currencies & Non-SEPA  Other Currency & Non-SEPA (any amount)  International Debit / Credit Card  International Debit Card (Mastercard)  Providing and Renewing of Debit Card  EA  International Credit Card (VISA/Mastercard) - Gold and Classic	Transfer with charge option 'OUR' - CAD	CAD 35
Over the counter       Add € 25 to above charges         Non-STP       € 10 per transfer         Repair Charges       € 50         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         Other Customer - Up to € 5,000       € FREE         Other Customer - Over € 5,000 to € 40,000       € 15         Other Customer - Over € 40,000       € 60         Receiving Money - Other Currencies & Non-SEPA         Other Currency & Non-SEPA (any amount)       0.125% (min € 10 - max € 60)         International Debit / Credit Card         International Debit Card (Mastercard)       € FREE         Cash Withdrawal in EUR from Non-Lombard ATMs in Malta and EEA       € 1         International Credit Card (VISA/Mastercard) - Gold and Classic	Transfer with charge option 'OUR' - CHF	CHF 35
Non-STP  Repair Charges  € 50  Receiving Money - For Amounts over €500,000 please refer to Branch Manager  Receiving Money - Euro  Personal Customer - Up to € 10,000  Personal Customer - Over € 10,000  € FREE  Other Customer - Up to € 5,000  Other Customer - Over € 5,000 to € 40,000  Other Customer - Over € 40,000  Receiving Money - Other Currencies & Non-SEPA  Other Currency & Non-SEPA (any amount)  Other Currency & Non-SEPA (any amount)  International Debit / Credit Card  International Debit Card (Mastercard)  Providing and Renewing of Debit Card  Cash Withdrawal in EUR from Non-Lombard ATMs in Malta and EEA  International Credit Card (VISA/Mastercard) - Gold and Classic	Same Day Value (For all currencies & Non-SEPA)	Double normal charges above
Receiving Money - For Amounts over €500,000 please refer to Branch Manager  Receiving Money - Euro  Personal Customer - Up to € 10,000	Over the counter	Add € 25 to above charges
Receiving Money - For Amounts over €500,000 please refer to Branch Manager  Receiving Money - Euro  Personal Customer - Up to € 10,000	Non-STP	€ 10 per transfer
Receiving Money - Euro  Personal Customer - Up to € 10,000	Repair Charges	€ 50
Personal Customer - Up to € 10,000	Receiving Money - For Amounts over €500,000 please refer to Branch	h Manager
Personal Customer - Over € 10,000	Receiving Money - Euro	
Other Customer - Up to € 5,000	Personal Customer - Up to € 10,000	€ FREE
Other Customer - Over € 5,000 to € 40,000 € 15  Other Customer - Over € 40,000 € 60  Receiving Money - Other Currencies & Non-SEPA  Other Currency & Non-SEPA (any amount) 0.125% (min € 10 - max € 60)  International Debit / Credit Card  International Debit Card (Mastercard)  Providing and Renewing of Debit Card € FREE  Cash Withdrawal in EUR from Non-Lombard ATMs in Malta and EEA  International Credit Card (VISA/Mastercard) - Gold and Classic	Personal Customer - Over € 10,000	€ 4
Other Customer - Over € 40,000  Receiving Money - Other Currencies & Non-SEPA  Other Currency & Non-SEPA (any amount)  International Debit / Credit Card  International Debit Card (Mastercard)  Providing and Renewing of Debit Card  Cash Withdrawal in EUR from Non-Lombard ATMs in Malta and EEA  International Credit Card (VISA/Mastercard) - Gold and Classic	Other Customer - Up to € 5,000	€FREE
Receiving Money – Other Currencies & Non-SEPA  Other Currency & Non-SEPA (any amount)  International Debit / Credit Card  International Debit Card (Mastercard)  Providing and Renewing of Debit Card  Cash Withdrawal in EUR from Non-Lombard ATMs in Malta and EEA  International Credit Card (VISA/Mastercard) – Gold and Classic	Other Customer - Over € 5,000 to € 40,000	€ 15
Other Currency & Non-SEPA (any amount)  International Debit / Credit Card  International Debit Card (Mastercard)  Providing and Renewing of Debit Card  Cash Withdrawal in EUR from Non-Lombard ATMs in Malta and EEA  International Credit Card (VISA/Mastercard) − Gold and Classic	Other Customer - Over € 40,000	€ 60
International Debit / Credit Card  International Debit Card (Mastercard)  Providing and Renewing of Debit Card  Cash Withdrawal in EUR from Non-Lombard ATMs in Malta and EEA  International Credit Card (VISA/Mastercard) − Gold and Classic	Receiving Money – Other Currencies & Non-SEPA	
International Debit Card (Mastercard)  Providing and Renewing of Debit Card € FREE  Cash Withdrawal in EUR from Non-Lombard ATMs in Malta and EEA  International Credit Card (VISA/Mastercard) – Gold and Classic	Other Currency & Non-SEPA (any amount)	0.125% (min € 10 – max € 60)
Providing and Renewing of Debit Card  Cash Withdrawal in EUR from Non-Lombard ATMs in Malta and EEA  International Credit Card (VISA/Mastercard) − Gold and Classic	International Debit / Credit Card	
Cash Withdrawal in EUR from Non-Lombard ATMs in Malta and EEA  International Credit Card (VISA/Mastercard) – Gold and Classic	International Debit Card (Mastercard)	
EEA International Credit Card (VISA/Mastercard) – Gold and Classic	Providing and Renewing of Debit Card	€ FREE
, ,		€1
Visa/Mastercard Gold Yearly Fee	International Credit Card (VISA/Mastercard) – Gold and Classic	
	Visa/Mastercard Gold Yearly Fee	€ 65
Additional Gold Yearly Fee € 20	Additional Gold Yearly Fee	€ 20
Visa/Mastercard Classic Yearly Fee € 20	Visa/Mastercard Classic Yearly Fee	€ 20
Additional Classic Yearly Fee € 10	Additional Classic Yearly Fee	€ 10
Local ATM Cash Withdrawal in EUR € 0.33% - min € 5	Local ATM Cash Withdrawal in EUR	€ 0.33% - min € 5
Overdue Payment Fee 2% of overdue amount – min € 10	Overdue Payment Fee	2% of overdue amount – min € 10
Over Limit Fee ( <i>if account is more than 5% over limit</i> )   € 10	Over Limit Fee ( if account is more than 5% over limit)	€ 10
Return Cheque Fee € 20	Return Cheque Fee	€ 20
Direct Debit Reject Fee € 5	Direct Debit Reject Fee	€5
Reactivation of Credit Card € 5	Reactivation of Credit Card	€5
Statement reprints € 1.50 per statement	Statement reprints	€ 1.50 per statement
Other Fees – Applicable to all Debit/Credit Cards	Other Fees – Applicable to all Debit/Credit Cards	
Cash Withdrawal in EUR from Lombard Bank ATMs € FREE		€ FREE
Cash Withdrawal from non-EEA Bank ATMs 0.33% - min € 5	Cash Withdrawal in EUR from Lombard Bank ATMs	
Foreign Exchange Fee for Non-Euro ATM Cash Withdrawal and Non-Euro Payment using International Debit/Credit Card  3% of transaction value		0.33% - min € 5

On-line Money Transfers	€1
SMS Notification for Card Transactions	€ FREE (Foreign Carrier charges may apply)
Urgent Card Fee	€ FREE
Card Replacement Fee	€ 10
Re Issue of PIN	€5
Investigation/Chargeback Fee	€ 25
Investment Services	1
Buying & Selling Shares, EFTs & Convertible Bonds	
Listed on Malta Stock Exchange (MSE)	
Up to € 25,000	1.25% of value – min € 20
Up to € 50,000	1.00% of value – min € 20
Up to € 100,000	0.75% of value – min € 20
Up to € 250,000	0.50% of value – min € 20
Up to € 500,000	0.35% of value – min € 20
Additional Transaction Fee (MSE)	€ 4.50 or equivalent
Listed on any Other Exchange	
On any Transaction Amount	1.00% of value – min € 70
Buying & Selling Bonds (Corporate & Government)	
Listed on Malta Stock Exchange (MSE)	
Any Amount	0.25% of value – min € 20
Additional Transaction Fee (MSE)	€ 4.50 or equivalent
Listed on any Other Exchange	
On any Transaction Amount	0.75% of value – min € 70
Buying & Selling Third Party Funds	
Entry Fee	2%
Switch Fee	2%
Exit Fee	€ FREE
Custody / Nominee Fee	
Annual Custody / Nominee Fee (per holding)	0.1% of value – min € 20
Transfer out fee from a Lombard Bank custody account to another party (per line of stock)	€250
Other Fees	
End of Quarter portfolio valuation	€ FREE
Additional portfolio valuations (per valuation)	€ 10
Coupon Interest & Cash Dividend (per payment)	€ 15
Dividend re-investment (per payment)	€ 25
Fund Distribution (per payment)	€3
Trade Finance	
Outward Letter of Credit	
Issue	€ 50 (plus extra € 25 for excessive details)
Amendments	€ 25

Acceptance	0.25% min € 15
Inward Letter of Credit	
Advice	€ 50 (excluding confirmation)
Transferable	0.5% (min € 30)
Legal Services	
Settlement of funeral bills	€ FREE
Searches for assets in the name of deceased person	€ 25
Legal Advice for Release of Assets	
Up to € 5,000	€ 40
From € 5,001 to € 20,000	€ 60
From € 20,001 to € 40,000	€ 120
Over € 40,000	€ 200
Safe Deposit Locker/Safe Custody Boxes and Parcels	€ 50
Lombard Shares - (add € 10 for each transfer on the Company	register to the below)
Up to 100 shares	€ 25
From 101 to 500 shares	€ 50
Over 500 shares	€ 100
Other Services	
Special Guarantees (additional fees may apply)	
Up to € 6,000	€ 36 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
Up to 22,000 cm <sup>3</sup>	€ 250 yearly inclusive of VAT
Above 22,000 cm <sup>3</sup>	€ 300 yearly inclusive of VAT
Inspection of Locker by Customer – First 6 visits per year	€ FREE
Inspection of Locker by Customer – Additional visits	€ 10 per visit
Replacement of Locks/Keys	Actual cost of lock and keys.
Issue of Bank's Certificate to Auditors	
For each request without advances	€ 25 inclusive of VAT
For each request with advances	€ 45 inclusive of VAT
For urgent requests	€ 10 additional to above
For extraordinary searches/ Archives visits	€ 15 additional to above

## Lombard Bank Malta p.l.c. 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.
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.