

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



11 May 2026

- 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 | € 5 |
| Repurchase | € FREE |
| 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 |
| Statements | |
| Default / Monthly / Quarterly Statements | € FREE |
| 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 |
| Returned Mail | |
| Mail returned due to change of address not notified | € 25 |
| Stopping of Cheques | |
| Per request | € 10 for consecutive cheques |
| Otherwise | € 10 per cheque |
| Cheques Returned Unpaid | |
| Each cheque drawn irregularly (except when <i>Out of Date</i>) | € 5 |
| Cheques returned unpaid due to insufficient funds | € 30 |
| Cheques Images | |
| Over the counter requests | € 2 per image |
| New Application Review (Due Diligence Fee per relationship & non-refundable) | |
| <i>To be applied on submission of new applications and also on changes in structures requiring new due diligence</i> | |
| IIP Scheme | € 250 |
| Entities with foreign shareholding | € 350 |
| Condominiums | € 15 |

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| Associations, Voluntary Organisations, Societies, etc. | € 50 |
| Legal Entities | € 100 |
| New Applications (Acceptance of Relationship Fee) | |
| IIP Scheme | € 350 |
| Entities with foreign shareholding | € 750 |
| Account Management Fee (Applicable to current & savings accounts) | |
| Condominiums | € 30 quarterly |
| All other entities | € 60 quarterly |
| Entities with foreign shareholding (per account) | € 195 quarterly |
| International Business Banking – Stand-alone entities with foreign shareholding (per account) | € 240 quarterly |
| Due Diligence Fees | |
| Monthly Non-Compliance Fee | € 25 <i>(Applicable after 2 months from date of issue of request for documentation)</i> |
| Dormant Accounts | |
| Administration Fee | € 25 yearly |
| Coin Exchange | |
| Loose coins (in/Out) | 2% of coin value min € 3 |
| Roll (Out) | € 0.30 per roll |
| Coin deposit to account (over 20 coins) | 2 % of coin value min € 3 |
| Local Euro Cheques presented for Encashment | |
| Lombard Bank account holders – Lombard Bank cheques | € FREE |
| Lombard Bank account holders – CBM cheques | € FREE |
| Lombard Bank account holders – Other Local cheques | € 5 |
| Non-Lombard Bank account holders – Lombard Bank cheques | € 5 |
| Non-Lombard Bank account holders – CBM cheques | € 5 |
| Non-Lombard Bank account holders – Other Local cheques | € 5 <i>(Encashment at the Branch Manager's discretion)</i> |
| Internet Banking | |
| Registration (New Application) | € 15 - Onetime Fee <i>(Waived for Home Loan customers)</i> |
| Software Token | |
| Issuing & Renewing | € Free |
| Hardware Token | |
| Issuing & Renewing | €15 yearly per token <i>(applicable on date of registration)</i> |
| Token sent outside Malta by courier | € 50 |
| Replacement (Lost, Stolen or Damaged) | €35 |
| - With Hardware Token | €15 yearly additional fee <i>(applicable 1 year from date of replacement/Not applicable if Issuing & Renewing fee in place)</i> |
| - With Software Token | € Free |
| Exchange with Software Token | € Free <i>(Hardware Token must be in reusable condition)</i> |
| Loans, Overdrafts and Related Services | |
| Processing Fees | 0.6% of new/increased facility amount (min €180) |
| Renewal Fee | 0.15% of loans and/or overdraft limit (min €50) |

| 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 – max € 60) |
| Cash | 1.00% (min € 1) |
| Withdrawal in Other Currency | |
| Drafts / Transfers | <i>Refer Foreign Services below</i> |
| Converted to Euro | € FREE |
| Cash | 1.00% (min € 1) |
| Foreign Services | |
| Currency Notes Conversion | |
| Transactions equivalent up to € 150.00 | € 2 exchange charge |
| Transactions over the equivalent of € 150.00 | € FREE |
| Deposit and Encashing of Foreign Cheques | |
| Drawn on Local Banks | 0.125% (min € 1.20 – max € 25) |
| Drawn on Other Banks | On a case by case basis |
| Return of Foreign Unpaid Items | € 20 per item |
| Sending Money - For Amounts over €500,000 please refer to Branch Manager | |
| Sending Money - Euro to other account in the Single Euro Payment Area (SEPA) | |
| SEPA & Instant Payments Up to and including € 1000 | € 1 |
| SEPA & Instant Payment Over € 1000 | € 4 |
| Sending Money - Other Currencies & Non-SEPA to any other account | |
| 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 |
| Repair Charges | € 50 |
| Cancellation of Outward Transfer | € 50 (<i>Once payment has been authorised on Internet Banking</i>) |
| Receiving Money - For Amounts over €500,000 please refer to Branch Manager | |
| Receiving Money - Euro | |
| SEPA & Instant Payments - Up to and including € 10,000 | € FREE |
| SEPA & Instant Payments - Over € 10,000 | € 4 |
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| Receiving Money – Other Currencies & Non-SEPA | |
| Other Currency & Non-SEPA (any amount) | 0.125% (min € 10 – max € 60) |
| Confirmation of SWIFT Payment | €10 |
| International Debit / Credit Card | |
| International Debit Card (Visa) | |
| Providing and Renewing of Debit Card | € FREE |
| Additional Debit Card – One time Setup Fee | €25 |
| Additional Debit Card – Yearly Renewal Fee | €10 |
| Cash Withdrawal in EUR from Non-Lombard ATMs in Malta and EEA | € 1 |
| International Credit Card (VISA) – Gold and Classic | |
| Visa Gold Providing Service and Yearly Renewal Fee | € 65 |
| Additional Gold Providing Service and Yearly Renewal Fee | € 20 |
| Visa Classic Providing Service and Yearly Renewal Fee | € 20 <i>(Waived for Home Loan Customers for duration of the home loan)</i> |
| Additional Classic Providing Service and Yearly Renewal Fee | € 10 |
| Cash Withdrawal in EUR from Non-Lombard ATMs in Malta and EEA | € 0.33% (min € 5) |
| Overdue Payment Fee | 2% of overdue amount (min € 10) |
| Over Limit Fee <i>(if account is more than 5% over limit)</i> | € 10 |
| Return Cheque Fee | € 20 |
| Direct Debit Reject Fee | € 5 |
| Reactivation of Credit Card | € 5 |
| Statement reprints | € 1.50 per page max €120 |
| Other Fees – Applicable to all Debit/Credit Cards | |
| Cash Withdrawal in EUR from Lombard Bank ATMs | € FREE |
| Cash Withdrawal from non-EEA Bank ATMs | 0.33% (min € 5) |
| Foreign Exchange Fee for Non-Euro ATM Cash Withdrawal and Non-Euro Payment using International Debit/Credit Card | 3% of transaction value |
| On-line Money Transfers | € 1 |
| SMS Notification for Card Transactions | € FREE <i>(Foreign Carrier charges may apply)</i> |
| Urgent Card Fee | € FREE |
| Card Replacement Fee | € 10 |
| Re Issue of PIN | € 5 |
| Investigation/Chargeback Fee | € 25 <i>(per transaction claimed & irrespective of outcome of claim)</i> |
| Investment Services | |
| Buying & Selling Shares, ETFs & 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) |

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| 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 |
| <i>*Where Lombard Bank holds collective investment schemes (CISs) in custody on behalf of clients, it may receive and retain compensation from Fund Managers of these CISs. This compensation is derived from the management fee charged to CISs by Fund Managers.</i> | |
| Custody / Nominee Fee | |
| Annual Custody / Nominee Fee (per holding) <ul style="list-style-type: none"> • International listed securities • MSE listed securities | 0.1% of value <ul style="list-style-type: none"> • Minimum €20.00 (per holding) • Minimum €10.00 (per holding) |
| 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 |
| Income processing Fees | |
| Coupon Interest & Cash Dividend (per payment) <ul style="list-style-type: none"> • International listed securities • MSE listed securities | <ul style="list-style-type: none"> • € 15 • € 5 |
| Dividend re-investment (per payment) | € 25 |
| Fund Distribution (per payment) | € 3 |
| Home Loans | |
| Processing Fees (On issue of Sanction Letter) | 0.25% (min €50) |
| Processing Legal Fees (On deed or pre-deed in case of cancelled facilities. | 0.30% (min €100) |
| Amendment Fee to any conditions from original Sanction Letter | €20 |
| Booking Fee (fixed interest rate) | € FREE |
| Extension of undrawn funds fee (Charged on undrawn loan portion after expiry of granted period from date of sanction letter – quarterly in advance) | 0.10% |
| Deeds of Waivers / Postponements / Cancellations / Reduction / Subrogation (also charged on account closure) | €80 |
| Conservation of Special Privilege | € 60 |
| Updating of Searches – periodic (every 8 years) | €25 + Out of Pocket Expenses |

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| Public Registry Certification / Searches Update (Post deed including out of pocket expenses) | |
| Up to €119,999 | €17 |
| From €120,000 to €219,999 | €26.32 |
| From €220,000 to €499,999 | €36 |
| Over €500,000 | €45.66 |
| Land Registry Certification (Post deed including out of pocket expenses, and applicable only if hypothecated property is in a land registration area) | €50 + Out of Pocket Expenses |
| 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 |
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| Safe Deposit Lockers | |
|--|-------------------------------|
| Set-up Fee | € 50 |
| Up to 22,000 cm ³ | € 250 yearly inclusive of VAT |
| Above 22,000 cm ³ | € 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. |

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| 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. |