

# Lombard Bank Malta p.l.c.

## Fee Information Document



### Account Type: Current Account / Savings Account

**05 October 2022**

- This document provides a brief description of fees applied for the main services linked to Current and Savings accounts provided by Lombard Bank p.l.c.
- Should you require details of fees on products or services not listed in this document, kindly contact your Branch Manager.
- Fees are subject to revision from time to time.

Service	Fee
<b>General Account Services - Maintaining the Account</b>	
<b>Requesting Statements</b>	
Default/Monthly/Quarterly 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)
<b>Returned Mail</b>	
Mail returned due to change of address not notified.	€ 25
<b>Internet Banking</b>	
Registration (New Application)	€ 15.00 (Waived for Home Loan Customers)
Software Token	
Issuing & Renewing	€ FREE
Hardware Token	
Issuing & Renewing	€ 15.00 yearly per token
Replacement of Security Token	€ 35.00
- With Hardware Token	€ 15.00 yearly additional fee (Not applicable if Issuing & Renewing fee already in place.)
- With Software Token	€ Free
<b>Payments (excluding cards)</b>	
<b>Banker's Draft</b>	
Issue of Banker's Draft	€ 5.00
Repurchase	€ FREE
<b>Standing Orders</b>	
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
<b>Sending Money - Euro to other account in the Single Euro Payment Area (SEPA)</b>	
SEPA Up to € 1000	€ 1.00
SEPA over € 1000	€ 4.00
Over the counter	Add € 25.00 to above charges

<b>Sending Money - Other Currencies &amp; Non-SEPA to any other account</b>										
Other Transfers						0.125% (min € 10.00 – max € 60.00)				
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 (For all currencies including Non-SEPA EURO)						Double normal charges above				
Over the counter						Add € 25.00 to above charges				
Non-STP						€ 10.00 per transfer				
Repair Charges						€ 50.00				
<b>Receiving Money - Euro</b>										
SEPA - Up to and including € 10,000						€ FREE				
SEPA - Over € 10,000						€ 4.00				
<b>Receiving Money – Other Currencies &amp; Non-SEPA</b>										
Other Currency & Non-SEPA (any amount)						0.125% (min € 10.00 – max € 60.00)				
<b>Cards and Cash</b>										
<b>International Debit Card</b>										
Providing and Renewing of Debit Card						€ FREE				
Card Replacement Fee						€ 10.00				
Re Issue of PIN						€ 5.00				
<b>Cash Withdrawal &amp; Payments</b>										
Cash Withdrawal in EUR from Lombard Bank ATMs						€ FREE				
Cash Withdrawal in EUR from Non-Lombard ATMs in Malta and EEA						€ 1.00				
Cash Withdrawal from Non-EEA Bank ATMs						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				
On-line Money Transfers						€ 1.00				
SMS Notification for Card Transactions						€ FREE ( <i>Foreign Carrier charges may apply</i> )				
<b>Encashing a Cheque (Euro)</b>										
<b>Local Cheques presented for Encashment</b>										
Lombard Bank account holders – Lombard Bank & CBM cheques						€ FREE				
Lombard Bank account holders – Other Local cheques						€ 5.00				
Non-Lombard Bank account holders – Lombard Bank & CBM cheques						€ 5.00				
Non-Lombard Bank account holders - Other Local cheques						€ 5.00				
<b>Overdrafts and Related Services</b>										
<b>Arranged Overdrafts - Current Account</b>										
Renewal Fee						0.1% of overdraft limit (min € 50.00)				
<b>Other Services</b>										
<b>Stopping of Cheques</b>										
Per cheque / or for consecutive cheques						€ 10.00 per request				

*\*Any Out-of-Pocket Expense incurred by the Bank are always to be collected in addition to the specified tariff.*

**Lombard Bank Malta p.l.c.**  
**Glossary of Terms**

	<b>Term</b>	<b>Definition</b>
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.