

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



9 June 2021

- 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 |
| 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 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 |
| 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 | |
| For each cheque drawn irregularly (except when 'Out of date') | € 5 |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 |
| 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 | € 250 |

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| Condominiums | € 15 |
| Associations, Voluntary Organisations, Societies, etc. | € 50 |
| Legal Entities | € 100 |
| New Applications (Acceptance of Relationship fee) | |
| IIP Scheme | € 350 |
| Entities with foreign shareholding | € 500 |
| Account management fee (Applicable to current & savings) | |
| Condominiums | € 30 quarterly |
| All other entities | € 60 quarterly |
| Entities with foreign shareholding (per account) | € 120 quarterly |
| Dormant Accounts | |
| Administration Fee | € 25 yearly |
| High Balance Fee – Applicable for existing customers from 15 April 2021 | |
| Non-personal current and/or savings and/or fixed term deposit accounts having a maturity of 6 months (or less) in EUR, CHF, DKK, and SEK, when the net daily aggregate credit balance of these accounts exceeds EUR 1,500,000. | 0.45% (The fee will be charged on the portion of the aggregate balance of these accounts which exceeds the threshold of EUR 1,500,000 or the equivalent in CHF, DKK and SEK.) |
| 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) |
| 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 | € 4.50 |
| Non-Lombard Bank account holders – Other Local cheques | € 5 |
| Internet Banking | |
| Registration (New Application) | € 15 - Onetime Fee (Waived for Home Loan customers) |
| 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) |
| Overdrafts and Related Services | |
| Arranged Overdrafts - Current Account | |
| Renewal Fee | 0.1% of 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 |
| 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 Branch Manager | |
| Sending Money - Euro to other account in the Single Euro Payment Area (SEPA) | |
| 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 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 |

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| 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) | |
| Providing and Renewing of Debit Card | € FREE |
| Cash Withdrawal in EUR from Non-Lombard ATMs in Malta and EEA | € 1 |
| International Credit Card (VISA/Mastercard) – Gold and Classic | |
| Visa/Mastercard Gold Yearly Fee | € 65 |
| Additional Gold Yearly Fee | € 20 |
| Visa/Mastercard Classic Yearly Fee | € 20 (Waived for Home Loan Customers) |
| Additional Classic Yearly Fee | € 10 |
| Local ATM Cash Withdrawal in EUR | € 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 statement |
| 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 (Foreign Carrier charges may apply) |
| Urgent Card Fee | € FREE |
| Card Replacement Fee | € 10 |
| Re Issue of PIN | € 5 |
| Investigation/Chargeback Fee | € 25 |
| Investment Services | |
| Buying & Selling Shares, EFTs & Convertible Bonds | |
| Listed on Malta Stock Exchange (MSE) | |
| Up to € 25,000 | 1.25% of value – min € 20 |

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| 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 |
| 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 |

| 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) |
| 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 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. |