

Fee Information Document



Name of the Account Provider: Lombard Bank Malta p.l.c.

Account Name: Current Account

Date: 23.02.2023

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account which are not listed here. Full information is available at www.lombardmalta.com/en/lombard-bank-general-tariff.
- A glossary of the terms used in this document is available free of charge.

Service	Fee
General account services	
Maintaining an account	
Default Statements	Free
Non-default Statement frequency	Weekly Statements €60.00 Daily Statements €250.00
Additional Statements	In excess of monthly frequency €1.50
Duplicate Statements	Per page €1.50(max €120)
Back-dated of 8 years and over	Per page €25.00(max€120)
Returned Mail	
Mail returned.	Due to change of address not notified. €25.00
Internet Banking	
Registration (New Application)	Waived for Home Loan Customers €15.00
Software Token	Issuing & Renewing Free
Hardware Token	Issuing & Renewing (yearly per token) €15.00
Replacement of Security Token	Yearly additional fee (Not applicable if
With Hardware Token	Issuing & Renewing fee in place.) €35.00
With Software Token	Free
Cheques Returned Unpaid	
Each cheque drawn irregularly.	Except when "Out of date" €5.00
Due to insufficient funds	€30.00
Cheque Images	
	Over the counter & per image €2.00

Payments (excluding cards)		
Banker's Draft		
Issue of Banker's Draft		€5.00
Repurchase		Free
Standing Orders		
Set-up		€5.00
Sending money in Euro	to other Lombard Bank account	Free
	to another bank account	€4.00
	for each payment by Bankers Draft	€5.00
Standing order not effected	due to lack of funds	€10.00
Sending Money		
Euro to other account in the Single Euro Payment Area (SEPA)	Up to €1000	€1.00
	Over €1000	€4.00
	Over the counter (additional to above)	€25.00
Payments Non-SEPA and in other currencies	Other Transfers (min fee €10.00 – max €60.00)	0.125%
	with charge option OUR - EURO	€0.35
	with charge option OUR – USD	\$0.35
	with charge option OUR – GBP	£0.35
	with charge option OUR – AUD	AUD0.35
	with charge option OUR – CAD	CAD0.35
	with charge option OUR - CHF	CHF0.35
	Same Day Value – Double above fee	
	Over the counter additional charge	€25.00
	Non-STP per transfer	€10.00
Repair Charges	€50.00	
Receiving Money		
SEPA	Up to and including €10,000	Free
	Over €10,000	€4.00
Other Currencies and Non-SEPA	Any amount (min fee €10.00 – max €60.00)	0.125%
Cards and cash		
International Debit Card		
Debit Card Issuig and Renewal		Free
Card Replacement Fee		€10.00
Re-issue of PIN		€5.00

Cash Withdrawals & Payments		
Cash Withdrawal in EUR from	Lombard Bank ATMs	Free
	Non-Lombard ATMs in Malta & EEA	€1.00
	Non-EEA Bank ATMs (min €5.00)	0.33% min €5.00
Foreign Exchange Fee	Non-Euro ATM Cash Withdrawal and Non-Euro payment using International Debit Card	3% of transaction value
On-Line Money Transfer		€1.00
SMS Notification for Card Transaction	Foreign Carrier charges may apply	Free
Investigation/Chargeback Fee	Per transaction claimed	€25.00
Overdrafts and related services		
Arranged Overdrafts		
Renewal Fee	0.1% of overdraft limit (min €50.00)	
Other services		
Encashing a Cheque (Euro)		
Lombard Bank cheques and drafts		Free
Central Bank of Malta cheques.		Free
Other local banks' personal cheques and bankers' drafts.		€5.00
Stopping of Cheques		
Per cheque or for consecutive cheques	Per request	€10.00

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.

Lombard Bank Malta p.l.c.
Termini Bil-Malti

	Termini	Definizzjonijiet
1	Iżżomm il-kont	Il-fornitur tal-kont jopera l-kont għall-użu mill-konsumatur.
2	Applikazzjoni u tiġdid għal servizzi bankarji permezz tal-Internet	Aċċess għas-servizzi bankarji permezz tal-internet.
3	Talba għall-rendikonti bankarji	Talba għal rendikonti bankarji pprintjati jew fuq mezz durabbli iehor oltre minn dawk li l-bank huwa obbligat jibgħat skont il-liġi.
4	Ġbid ta' flus minn jew depożitu ġo kont	Talba sabiex konsumatur jiddepożita ġewwa jew jigbed flus kontanti minn kont.
5	Ordnijiet permanenti	Il-fornitur tal-kont jagħmel trasferimenti regolari, wara struzzjoni mill-konsumatur, ta' ammont fiss ta' flus mill-kont tal-konsumatur għal kont iehor.
6	Il-forniment jew tiġdid ta' karta ta' debitu	Il-fornitur tal-kont iforni karta ta' pagament marbuta mal-kont tal-konsumatur li biha jkun jista' jigbed flus u jagħmel pagamenti lokalment, barra minn Malta u saħansitra online. L-ammont ta' kull tranżazzjoni bl-użu tal-karta jittieħed direttament u b'mod sħiħ mill-kont tal-konsumatur.
7	Il-forniment u tiġdid ta' karta ta' kreditu	Il-fornitur tal-kont iforni karta ta' pagament marbuta mal-kont tal-pagamenti tal-klijent. L-ammont totali tat-tranżazzjonijiet permezz tal-karta matul perjodu maqbul jittieħed jew b'mod sħiħ jew parzjali mill-kont tal-pagamenti tal-klijent f'data maqbula. Ftehim ta' kreditu bejn il-fornitur u l-konsumatur li jiddetermina jekk hux se jkun hemm imgħax meta l-konsumatur jissellef.
8	Pagamenti b'użu ta' karta tad-Debitu jew karta tal-Kreditu Internazzjonali	Meta il-fornitur tal-kont jhalli l-konsumatur jagħmel pagamenti permezz ta' karta tad-Debitu jew karta tal-Kreditu Internazzjonali.
9	Bdil tal-karta tad-Debitu Internazzjonali jew Karta tal-Kreditu	Bdil tal-karta jew ħruġ ta' karta ġdida f'każ li tintilef, tinsteraq jew titħassar.
10	Depożitu u tisirif ta' ċekk	Meta tippreżenta ċekk, kemm lokali kif ukoll internazzjonali, biex jiġi depożitat jew imsarraff.
11	Twaqqif ta' ċekk	Meta l-konsumatur jitlob lill-fornitur tal-kont sabiex iwaqqaf ċekk li jkun hareg il-konsumatur, milli jissarraff.

12	Tibgħat ewro f'kont ieħor fiż-Żona Unika ta' Pagamenti bl-Ewro (SEPA)	Trasferiment ta' ewro bejn bank u ieħor fiz--Żona Unika ta' Pagamenti bl-ewro (SEPA) , fuq struzzjonijiet tal-konsumatur.
13	Tibgħat flus fi kwalunkwe munita oħra ħlief l-ewro lil kwalunkwe bank ieħor	Meta l-fornitur tal-kont jibgħat flus fi kwalunkwe munita oħra ħlief l-ewro, fuq struzzjonijiet tal-konsumatur mill-kont ta' dak il-konsumatur għal kont ieħor.
14	Tirċievi ewro f'kont bankarju fl-ewro	Meta l-konsumatur jirċievi pagament f'ewro minn kont ieħor denominat fl-ewro
15	Tirċievi flus ġo kont bankarju (mhux denominat fl-ewro) f'Malta f'munita li mhix l-ewro	Meta konsumatur jirċievi pagamenti f'munita li mhix l-ewro direttament fil-kont tiegħu li ma jkunx denominat fl-ewro.
16	Overdraft	Il-fornitur tal-kont u l-konsumatur jaqblu minn qabel li l-konsumatur jista' jissellef il-flus meta m'hemmx aktar flus fil-kont. Il-ftehim jiddetermina ammont massimu li jista' jiġi missellef, u jekk it-tariffi u l-imgħax hux se jiġu ċċarġjati lill-konsumatur.
17	Direct Debit	Il-konsumatur jippermetti li ħaddieħor (ripevitur) jagħti struzzjonijiet lill-fornitur tal-kont biex jittrasferixxi l-flus mill-kont tal-konsumatur għal dak ir-ripevitur. Il-fornitur tal-kont imbagħad jittrasferixxi l-flus lir-ripevitur f'data jew dati li jkunu maqbula mill-konsumatur u r-ripevitur. L-ammont jista' jvarja.