

## Fee Information Document



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

**Account Name: Basic Payment Account [PostaPay&Save Payment 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](http://www.lombardmalta.com/en/lombard-bank-general-tariff).
- A glossary of the terms used in this document is available free of charge.

Service	Fee
<b>General account services</b>	
<b>Maintaining an account</b>	
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)
Dormant Account Fee	Yearly €25.00
<b>Returned Mail</b>	
Mail returned.	Due to change of address not notified. €25.00
<b>Internet Banking</b>	
Registration (New Application)	One-Time Fee €15.00
Software Token	Issuing & Renewing Free
<b>Payments (excluding cards)</b>	
<b>Banker's Draft</b>	
Issue of Banker's Draft	€5.00

Repurchase		<b>Free</b>
<b>Standing Orders</b>		
Set-up		<b>€5.00</b>
Sending money in Euro	to other Lombard Bank account	<b>Free</b>
	to another bank account	<b>€4.00</b>
	for each payment by Bankers Draft	<b>€5.00</b>
Standing order not effected	due to lack of funds	<b>€10.00</b>
<b>Sending Money</b>		
Euro to other account in the Single Euro Payment Area (SEPA)	Up to €1000	<b>€1.00</b>
	Over €1000	<b>€4.00</b>
	Over the counter (additional to above)	<b>€25.00</b>
Payments Non-SEPA and in other currencies	Other Transfers (min fee €10.00 – max €60.00)	<b>0.125%</b>
	with charge option OUR - EURO	<b>€35.00</b>
	with charge option OUR – USD	<b>\$35.00</b>
	with charge option OUR – GBP	<b>£35.00</b>
	with charge option OUR – AUD	<b>AUD35.00</b>
	with charge option OUR – CAD	<b>CAD35.00</b>
	with charge option OUR - CHF	<b>CHF35.00</b>
	Same Day Value – Double above fee	
	Over the counter (additional to above)	<b>€25.00</b>
	Non-STP per transfer	<b>€10.00</b>
	Repair Charges	<b>€50.00</b>
<b>Receiving Money</b>		
SEPA	Up to and including €10,000	<b>Free</b>
	Over €10,000	<b>€4.00</b>
Other Currencies and Non-SEPA	Any amount (min fee €10.00 – max €60.00)	<b>0.125%</b>
<b>Cards and cash</b>		
<b>International Debit Card</b>		
Debit Card Issuig and Renewal		<b>Free</b>
Additional Debit Card	One Time Setup Fee	<b>€25.00</b>
	Yearly Renewal Fee	<b>€10.00</b>
Card Replacement Fee	Damaged or Change of details	<b>€10.00</b>
Lost and Stolen Block Fee	Includes Card Replacement	<b>€11.00</b>
Re-issue of PIN		<b>€5.00</b>
<b>Cash Withdrawals &amp; Payments</b>		
Cash Withdrawal in EUR from	Lombard Bank ATMs	<b>Free</b>
	Non-Lombard ATMs in Malta & EEA	<b>€1.00</b>

Foreign Exchange Fee	Non-EEA Bank ATMs Non-Euro ATM Cash Withdrawal and Non-Euro payment using International Debit Card (per transaction value)	<b>0.33% min €5.00</b> <b>3%</b>
On-Line Money Transfer		<b>€1.00</b>
SMS Notification for Card Transaction	Foreign Carrier charges may apply	<b>Free</b>
Investigation/Chargeback Fee	Per transaction claimed	<b>€25.00</b>
<b>Overdrafts and related services</b>		
Service not available		
<b>Other services</b>		
<b>Encashing a Cheque (Euro)</b>		
Lombard Bank cheques and drafts		<b>Free</b>
Central Bank of Malta cheques		<b>Free</b>
Other local banks' personal cheques and bankers' drafts		<b>€5.00</b>

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

	<b>Term</b>	<b>Definition</b>
<b>1</b>	<b>Maintaining the account</b>	The account provider operates the account for use by the customer.
<b>2</b>	<b>Subscribing and renewing Internet Banking</b>	The account provider provides the customer with access for banking services using the internet.
<b>3</b>	<b>Requesting Statements</b>	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.
<b>4</b>	<b>Cash withdrawal or deposit</b>	The consumer requests to deposit or withdraw cash in or from an account.
<b>5</b>	<b>Standing Order</b>	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.
<b>6</b>	<b>Providing and renewing a debit card</b>	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.
<b>7</b>	<b>Providing and renewing a credit card</b>	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.
<b>8</b>	<b>Making payments using an International Debit or Credit Card</b>	The account provider enables the customer to make payments using an international debit or credit card.
<b>9</b>	<b>Replacing a card</b>	The customer requests a replacement of a card that was lost, stolen or damaged.
<b>10</b>	<b>Depositing and encashing a cheque</b>	The customer presents a cheque, whether local or international, for deposit or encashment.

<b>11</b>	<b>Stopping a cheque</b>	The customer asks the account provider to stop the encashment of a cheque issued by that consumer.
<b>12</b>	<b>Sending money in Euros to other account in the Single Euro Payment Area</b>	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.
<b>13</b>	<b>Sending money in other currencies to any other account</b>	The account provider transfers money, in non-euro currencies, on the instruction of the customer, from the customer's account to another account.
<b>14</b>	<b>Receiving money - Euro</b>	The customer receives money in euros from euro account.
<b>15</b>	<b>Receiving money – other currencies</b>	The customer receives money in non-euro currencies from non-euro account.
<b>16</b>	<b>Arranged Overdraft</b>	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.
<b>17</b>	<b>Direct Debit</b>	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**

	<b>Termini</b>	<b>Definizzjonijiet</b>
1	<b>Iżżomm il-kont</b>	Il-fornitur tal-kont jopera l-kont għall-użu mill-konsumatur.
2	<b>Applikazzjoni u tiġdid għal servizzi bankarji permezz tal-Internet</b>	Aċċess għas-servizzi bankarji permezz tal-internet.
3	<b>Talba għall-rendikonti bankarji</b>	Talba għal rendikonti bankarji pprintjati jew fuq mezz durabbli iehor oltre minn dawk li l-bank huwa obbligat jibgħat skont il-liġi.
4	<b>Ġbid ta' flus minn jew depożitu ġo kont</b>	Talba sabiex konsumatur jiddepożita ġewwa jew jigbed flus kontanti minn kont.
5	<b>Ordnijiet permanenti</b>	Il-fornitur tal-kont jagħmel trasferimenti regolari, wara struzzjoni mill-konsumatur, ta' ammont fiss ta' flus mill-kont tal-konsumatur għal kont ieħor.
6	<b>Il-forniment jew tiġdid ta' karta ta' debitu</b>	Il-fornitur tal-kont iforni karta ta' pagament marbuta mal-kont tal-konsumatur li biha jkun jista' jġibded 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	<b>Il-forniment u tiġdid ta' karta ta' kreditu</b>	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	<b>Pagamenti b'użu ta' karta tad-Debitu jew karta tal-Kreditu Internazzjonali</b>	Meta il-fornitur tal-kont jhalli l-konsumatur jagħmel pagamenti permezz ta' karta tad-Debitu jew karta tal-Kreditu Internazzjonali.
9	<b>Bdil tal-karta tad-Debitu Internazzjonali jew Karta tal-Kreditu</b>	Bdil tal-karta jew ħruġ ta' karta ġdida f'każ li tintilef, tinsteraq jew titħassar.
10	<b>Depożitu u tisirif ta' ċekk</b>	Meta tippreżenta ċekk, kemm lokali kif ukoll internazzjonali, biex jiġi depożitat jew imsarraff.
11	<b>Twaqqif ta' ċekk</b>	Meta l-konsumatur jitlob lill-fornitur tal-kont sabiex iwaqqaf ċekk li jkun hareg il-konsumatur, milli jissarraff.
12	<b>Tibgħat ewro f'kont ieħor fiż-Żona Unika ta' Pagamenti bl-Ewro (SEPA)</b>	Trasferiment ta' ewro bejn bank u ieħor fiż-Żona Unika ta' Pagamenti bl-Ewro (SEPA) , fuq struzzjonijiet tal-konsumatur.

13	<b>Tibgħat flus fi kwalunkwe munita oħra ħlief l-ewro lil kwalunkwe bank ieħor</b>	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	<b>Tirċievi ewro f'kont bankarju fl-ewro</b>	Meta l-konsumatur jirċievi pagament f'ewro minn kont ieħor denominat fl-ewro
15	<b>Tirċievi flus ġo kont bankarju (mhux denominat fl-ewro) f'Malta f'munita li mhix l-ewro</b>	Meta konsumatur jirċievi pagamenti f'munita li mhix l-ewro direttament fil-kont tiegħu li ma jkunx denominat fl-ewro.
16	<b>Overdraft</b>	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	<b>Direct Debit</b>	Il-konsumatur jippermetti li ħaddieħor (riċevitur) jagħti struzzjonijiet lill-fornitur tal-kont biex jittrasferixxi l-flus mill-kont tal-konsumatur għal dak ir-riċevitur. Il-fornitur tal-kont imbagħad jittrasferixxi l-flus lir-riċevitur f'data jew dati li jkunu maqbula mill-konsumatur u r-riċevitur. L-ammont jista' jvarja.