



PostaPay&Save Payment Account Fee Information Document

5.10.2022

- 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 Lombard Bank Branches
- Fees are subject to revision from time to time.

Service	Fee
General Account Services	
Maintaining the Account	
Default/Monthly/Quarterly Statements	€ FREE
Additional Statements (in excess of monthly frequency)	€ 1.50
Duplicates Statements	€ 1.50 per page max €120
Issue of Banker's Draft	€ 5.00
Mail returned due to change of address not notified.	€ 25
Dormant Account	€ 25.00 yearly
Sending Money	
Sending Money in Euro to other account in the Single Euro Payment Area	
SEPA Up to €1000	€ 1.00
SEPA over €1000	€ 4.00
Sending Money in other currencies to any other account	
Other Transfers	0.125% (min € 10.00 – max € 60.00)
Over the counter	Add € 25.00 to above charges
Repair Charges	€ 50.00
Receiving Money	
Receiving Money Euro SEPA - Up to and including €10,000	€ FREE
Receiving Money Euro SEPA - Over €10,000	€ 4.00
Receiving Money – Non-SEPA & Other Currency (any amount)	0.125% (min € 10.00 – max € 60.00)

Standing Order	
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
International Debit Card – PostaPay MasterCard	
Providing and Renewing of Debit Card	€ FREE
Additional Debit Card	€ 25.00 – One Time Setup Fee € 10.00 – Yearly Renewal Fee
Replacement of Debit Card – Damaged or Change of details	€ 10.00
Lost and Stolen Card Block Fee and Card Replacement	€ 11.00
Re Issue of PIN	€ 5.00
Balance Enquiry Lombard Bank Malta ATMs	€ FREE
Customer Services Enquiries	€ FREE
SMS Notification for Debit Card Transactions	€ FREE (<i>Carrier charges may apply</i>)
Cash Withdrawal in EUR from Lombard Bank Malta 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 Payments using Debit Card	3% of transaction value
On-line Money Transfers	€1.00
Investigation/Chargeback Fee	€ 25.00 (<i>per transaction claimed</i>)
Internet Banking	
Registration	€15.00 – One Time Fee
Software Token – Issuing & Renewing	€ FREE
Overdrafts and related services	
Service not available	N/A
Other Services	
Depositing of all local cheques	€ FREE
Encashing of Lombard and CBM cheques	€ FREE
Encashing of other local cheques	€ 5.00

**Note: The PostaPay&Save Payment Account must always be retained with a credit balance. An amount of €10 will be earmarked on the account to cater for late fees related to Debit Card transactions originating from foreign banks. The €10, or any value less remaining in the account, will be released as part of the account balance when the account is closed.*

**PostaPay&Save Payment Account
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	Making payments using an International Debit Card	The account provider enables the customer to make payments using an international debit card.
8	Replacing a card	The customer requests a replacement of a card that was lost, stolen or damaged.
9	Depositing and encashing a cheque	The customer presents a cheque, whether local or international, for deposit or encashment.

10	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.
11	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.
12	Receiving money - Euro	The customer receives money in euros from euro account.
13	Receiving money – other currencies	The customer receives money in non-euro currencies from non-euro account.
14	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.