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

9 February 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For each cheque drawn irregularly (except when 'Out of date')	€ 5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 (per relationship) *To be applied also on changes in structures requiring new due diligence*	
IIP Scheme	€ 250
Entities with foreign shareholding	€ 250

New Applications (Due diligence fee)	
Condominiums	€ 15
Associations, Voluntary Organisations, Societies, etc.	€ 50
Legal Entities	€ 100
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	€ 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) – *to be applied where account is used solely for coin deposit/withdrawal*	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	€ 3
Non-Lombard Bank account holders – Other Local cheques	€ 5
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	*Refer Foreign Services below*
Converted to Euro	€ FREE
Cash	1.00% (min € 1)
Overdrafts and Related Services	
Arranged Overdrafts	
Renewal Fee	0.1% of overdraft limit (min €50)
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)
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

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 (*if account is more than 5% over limit)*	€ 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

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.

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.