

Tariffs & Charges Schedule for Corporate Banking Services

OUTWARD PAYMENTS – INTERNET BANKING		
<i>Shared Charges (SHA)</i>		All Currencies
Standard value:		
- SEPA payments*		EUR4
- SWIFT payments**		EUR15
Same day value:		
- SWIFT payments**		EUR30
<i>Beneficiary Charges (BEN)</i>		All Currencies
SWIFT payments**		Free
<i>Our Charges (OUR)</i>		All Currencies
SWIFT payments** - Fees as per charge type <i>SHA</i> plus other banks' charges as follows:		
- Up to EUR12,500		EUR35
- From EUR12,501 to EUR50,000		EUR50
- Over EUR50,001		EUR70
OUTWARD PAYMENTS – OVER THE COUNTER		
<i>Shared Charges (SHA)</i>		All Currencies
Standard value		EUR50
Same day value		EUR75
<i>Beneficiary Charges (BEN)</i>		All Currencies
Standard and same day value		Free
<i>Our Charges (OUR)</i>		All Currencies
Standard value and same day value - Fees as per charge type <i>SHA</i> plus other banks' charges as follows:		
- Up to EUR12,500		EUR35
- From EUR12,501 to EUR50,000		EUR50
- Over EUR50,001		EUR70
INWARD PAYMENTS		
	EUR	Other Currencies
Up to EUR5,000	Free	Free
From EUR5,000 and up to EUR10,000	Free	EUR5
Over EUR10,001	EUR3	EUR5

Payments charges (inward and outward) will be debited in the currency of the payment account. For example, if you make a standard transfer in USD from your USD account on Internet Banking the equivalent of EUR 15 will be withheld in USD.

*SEPA payments are payments in Euro to accounts in EU member states, Iceland, Liechtenstein and Switzerland.

**SWIFT payments are payments made using the Society for Worldwide Interbank Financial Telecommunication mechanism.

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OTHER PAYMENTS TARIFFS	
SWIFT outward payment confirmation	EUR10 per payment
Outward payment investigations/repairs/cancellations/amendments:	
- Up to 1 month after payment date	EUR50
- Exceeding 1 month after payment date	EUR100
Inward payment investigations/repairs/cancellations/rejections	EUR50
Transfer to your account with MeDirect	Free
Transaction charge for other transfers	EUR2.50
Transfers to 3rd party MeDirect accounts (branch and phone banking)	EUR5
Failed transfer due to insufficient funds	EUR15
Inter-account transfer covering encroachments	EUR5
INTERNET BANKING	
Subscription fee (including two tokens)	Free
Additional token	EUR25
Tokens dispatched overseas via courier	Courier fee
Lost/Non-returned token	EUR150 each
CREDIT DEPARTMENT	
Issue of bank draft	EUR5
Outward special clearing	EUR25
Inward special clearing	Free
Cheque copy	EUR5 per cheque
Cheque stop payment	EUR10
Account maintenance fee for borrowing customers	EUR50 per annum
LEGAL TARIFFS (inclusive of VAT, if applicable)	
Legal counsel services, pre-deed and post-deed advices:	
- Up to EUR2,500	EUR75
- Every EUR2,500 thereafter	EUR5
- Over EUR2,500,000	EUR3,500
Deeds of waiver/cancellations/postponement/reduction of hypothecary rights	EUR100 - EUR150
Conservation of privilege	EUR100
Writs of summons and court pleadings	As per court tariff
Other legal advice	EUR100 per hour
Subsequent updating of searches and interpretation (every eight years, depending on volume of searches vetted and exclusive of registry expenses)	EUR100 - EUR350

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PROCESSING FEES	
New borrowing facilities	0.5% min EUR150
Annual review fee – overdraft and general banking facilities	0.25% min EUR100
Annual administration fee	0.15% min EUR100
Commitment fee (charged on the undrawn portion of the loan commencing from the date of sanction letter)	0.75% per annum
Rescheduling/amendment fee (to be charged on full exposure)	0.35% min EUR100
Issue of special guarantees:	
- Cash Covered	0.5% per annum min EUR100
- Covered by other tangible security	1% per annum min EUR100
Amendment to existing guarantee	EUR250 per amendment
Temporary facilities	
- Up to EUR25,000	EUR50
- Over EUR25,000	1% of facility
Urgent request except when encroachment fee is levied	EUR50 plus relevant temporary facility fee
Late loan repayment fee (applicable 1 week following repayment date and monthly thereafter)	EUR30
Letters advising repayment arrears/perfection of security	EUR10
<i>Other charges may apply depending on risk factors</i>	
ENCROACHMENT FEES	
When Bank's prior consent is not obtained:	
- Up to EUR5,000	EUR10 per item
- Over EUR5,000	EUR50 - EUR200 per item
Interest rate on an authorised encroachment	5%
Interest rate on an unauthorised encroachment	8%

Encroachment fees apply at time of presentation of items that are not covered by cleared funds even if by the end of the business day the customer regularizes position. Encroachment interest rates are fixed and apply on the encroachment amount. Other charges may apply depending on risk assumed.

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CHEQUES	UP TILL 30/09	AS FROM 01/10
Clearing of cheques drawn on local banks	Free	Free
Clearing of Euro cheques drawn on foreign banks	0.5% of amount min EUR15 max EUR200	0.5% of amount min EUR60 max EUR200
Clearing of non-Euro cheques drawn on foreign banks	0.5% of amount min EUR15 max EUR200	0.5% of amount min EUR85 max EUR200
Deposited cheques drawn on local banks returned to us unpaid	EUR20 per cheque	EUR20 per cheque
Deposited cheques drawn on foreign banks returned to us unpaid	0.5% of amount min EUR50	0.5% of amount min EUR50
Cheques returned by us (refer to drawer)	EUR20	EUR20
Cheques returned by us (any other reason)	EUR7	EUR7

ACCOUNT SERVICES	
Pledge confirmation issued to other bank	EUR50 per confirmation
Reference letter	EUR20 per letter
Audit letter (credit facilities)	EUR50 per letter
Audit letter (no credit facilities)	EUR40 per letter
EMIR reporting delegation service (derivatives/forwards/SWAPS)***	EUR150 per annum
Courier fees	EUR45 - EUR55 per dispatch (depending on country)
Return of share capital (account application withdrawn)	EUR100 management fee deducted from the share capital itself
Account maintenance fee	Minimum EUR250 per annum, per relationship****
Account opening fee	EUR100 one-time fee
Retrieval of archived documentation	EUR25 - EUR100 per item
Reprint of statements	EUR2.50 per page
Printing of transaction advices	EUR2.50 per advice
Annual paper statement	Free

THIRD PARTY CHARGES
MeDirect Bank (Malta) plc will pass on to its clients any third party charges incurred in the execution of its banking services, including clearing of cheques as well as inward and outward payments.

*** EMIR impacts market participants in the EEA (European Economic Area) and market participants outside of the EEA trading with an EEA counterparty.

**** Fee is payable per annum in advance and is not refundable. The Bank reserves the right to increase this fee depending on the operation and complexity of the structure.