

Tariffs & Charges Schedule for Retail Banking Services

OUTWARD PAYMENTS – INTERNET BANKING	
	All Currencies
SEPA payments*	Free
SWIFT payments**	EUR5

OUTWARD PAYMENTS – BRANCH AND PHONE BANKING	
	All Currencies
<i>Shared Charges (SHA)</i>	
SEPA* and SWIFT** payments	EUR20
Same day value SEPA* and SWIFT** payments	EUR30
<i>Our Charges (OUR)</i>	
SWIFT payments**	EUR40
Same day value SWIFT payments**	EUR60

INWARD PAYMENTS		
	EUR	Other Currencies
Up to EUR5,000	Free	Free
From EUR5,000 and to EUR10,000	Free	EUR5
Over EUR10,001	EUR3	EUR5

OTHER PAYMENTS TARIFFS	
SWIFT outward payment confirmation	EUR10 per payment
Outward payment investigations:	
- Up to 1 month after payment date	EUR50
- Exceeding 1 month after payment date	EUR70
Outward payment repairs/cancellations/rejections	EUR20
Inward payment investigations/repairs/cancellations/rejections	EUR50
Standing order set-up	EUR10

*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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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 drawn amount (maximum EUR25)	EUR60 per cheque
Clearing of non-Euro cheques drawn on foreign banks	0.5% of drawn amount (maximum EUR25)	EUR85 per cheque
Deposited cheques drawn on local banks returned to us unpaid	EUR10 per cheque	EUR10 per cheque
Deposited cheques drawn on foreign banks returned to us unpaid	EUR10 per cheque	EUR50 per cheque

OTHER TARIFFS	
Internet Banking	Free
Registration of pledges on balances held on our books in favour of other banks	EUR50 per confirmation
Renewal of pledges on balances held on our books in favour of other banks	EUR25 per confirmation
Reference letter	EUR20 per letter
Inheritance fees (administration fee for settlement of estate)	EUR100
Issue of guarantees/letters of comfort	0.5% of amount guaranteed per annum (minimum EUR50)
Overdraft charge	EUR15 plus 2% over interest rate applicable on account
Reprint of statement	EUR1 per page
Transfers to 3rd party MeDirect Accounts (branch and phone banking)	EUR5
Me1, Me3, Me6 and Me12 Savings Accounts withdrawal instructions (branch and phone banking)	EUR5

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 and inward and outward payments.