

Tariffs & Charges Schedule for Retail Banking Services

OUTWARD PAYMENTS – INTERNET BANKING

	All Currencies
SEPA payment*	Free
SWIFT payment**	EUR5

OUTWARD PAYMENTS – BRANCH AND PHONE BANKING

<i>Shared Charges (SHA)</i>	EUR/USD/GBP/CHF	Other Currencies
SEPA payment*	EUR10	N/A
SWIFT payment**	EUR10	EUR20
Same day value SEPA payment*	EUR25	N/A
Same day value SWIFT payment**	EUR25	EUR25

<i>Beneficiary Charges (BEN)</i>	EUR/USD	GBP/CHF	AUD	Other Currencies
SWIFT payment**	EUR5	EUR8	EUR15	EUR10
Same day value SWIFT payment**	EUR20	EUR20	EUR20	EUR20

<i>Our Charges (OUR)</i>	All Currencies
SWIFT payment**	EUR40
Same day value SWIFT payment**	EUR60

INWARD PAYMENTS

	EUR	Other Currencies
Inward payments up to EUR5,000	Free	Free
Inward payments over EUR5,000 and up to EUR10,000	Free	EUR5
Inward payments over EUR10,000	EUR2	EUR5

*SEPA payments are payments in Euro to accounts in EU member states, Iceland, Liechtenstein, Monaco, San Marino, 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:	
- Up to 1 month after payment date	EUR35
- Exceeding 1 month after payment date	EUR70
Standing order set-up	EUR5

DEPOSITS AND WITHDRAWALS

	EUR/USD/GBP	CHF/AUD
Cash deposit	Free	1% of deposited amount
Cash withdrawal	Free	0.5% of withdrawn amount

OTHER TARIFFS

Internet Banking	Free
Deposited cheque returned to us unpaid	EUR10 per cheque
Clearing of cheques drawn on foreign banks	0.5% of drawn amount (maximum EUR25)
Pledge confirmation issued to other banks	EUR25 per confirmation
Reference letter	EUR20 per letter
Estate administration fee	From EUR50 to EUR200 depending on investigations undertaken
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
Annual statements	Free
Copy of statement	EUR1 per page

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.