

Tariffs & Charges Schedule for Retail Banking Services

Outward Payments	Online / Mobile Banking	Phone Banking
Shared Charges (SHA)	All Currencies	All Currencies
SEPA* payments	Free	Euro 35
SWIFT** payments	Euro 5	Euro 35
Same day value SEPA* and SWIFT** payments	N/A	Euro 50
Our Charges (OUR)	All Currencies	All Currencies
SWIFT payments**	N/A	Euro 55
Same day value SWIFT payments**	N/A	Euro 80

Other Payment & Transfer Instructions		
Standing order set-up	Free	Euro 35
Inter-accounts transfers	Free	Euro 25
Me Accounts withdrawal instructions	Free	Euro 30
Transfers to 3 rd party MeDirect Accounts	Free	Euro 30

Other Payments Tariffs	
SWIFT outward payment confirmation	Euro 25
Outward payment investigations	Euro 50
Outward payment repairs/cancellations/rejections	Euro 50
Inward payment investigations/repairs/cancellations/rejections	Euro 50

Cheques	
Clearing of cheques drawn on local banks	Free
Deposited cheques drawn on local banks returned to us unpaid	Euro 35

*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 TARIFFS	
Internet Banking	Free
Mobile Banking	Free
Registration of pledges on balances held on our books in favour of other banks	Euro 50 per confirmation
Renewal of pledges on balances held on our books in favour of other banks	Euro 25 per confirmation
Reference letter	Euro 20 per letter
Inheritance fees (administration fee for settlement of estate)	Euro 100 per estate
Issue of guarantees/letters of comfort	0.5% of amount guaranteed per annum (minimum Euro 50)
Overdraft charge	Euro 15 plus 2% over interest rate applicable on account
Reprint of statement	Euro 10 per request

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.