



## Home Loans

### Tariffs & Charges Schedule

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*MeDirect Bank (Malta) plc, company registration number C34125, is licensed to undertake the business of banking in terms of the Banking Act (Cap. 371) and investment services under the Investment Services Act (Cap. 370). MeDirect Bank (Malta) plc is regulated by the Malta Financial Services Authority as a Credit Institution under the Banking Act 1994.*

## Home Loan / Green Home Loan

Payment Tariff	Fee Description	Amount	Good to Know
Processing Fee		€500	Not Applicable on Green Home Loans
Legal Fee		€200	Not Applicable on Green Home Loans
Commitment Fee	Outstanding balance still not drawn down.	0.25% (of the outstanding balance) – Min €30	(Acquisition) - Will be charged should facility is still undrawn, from the 1 <sup>st</sup> day following the lapse of the grace period, which is 6 months from sanctioning. (Completion) - Will be charged should facility is still undrawn, from the 1 <sup>st</sup> day following the lapse of the grace period, which is 1 year from contract date.
Conservation of Privilege	To register hypothecs once finishes loan is fully drawn down	€50 plus out of pocket expenses	Will be charged after 2 months of last drawdown from finishes loan.
Rescheduling/Amendment Fee		€50	
Renewal of Hypothec		€100	Periodic – Will be charged every thirty years
Initial Updating of Searches	Required to check proper registration of hypothecs	€30 plus out of pocket expenses	Will be charged approx. 3 months from contract date
Subsequent Updating of Searches	On updating the searches at the Public Registry	€30 plus out of pocket expenses	Periodic - Will be charged approximately every eight years
Land Registry Fee	Applicable to properties which fall in a Land Registry area once the updated certificate is ordered	€25 plus out of pocket expenses	
Waiver/Postponement of Hypothecs		€100 plus out of pocket expenses	

Payment Tariff	Fee Description	Amount	Good to Know
Closure/Cancellation of Hypothecs Fee	When the loan account is repaid in full	€50	
Loan Late Payment	Charges for loan late repayments	€30	
Chaser Fee	For any outstanding debt repayment collection	€30	
Chaser Fee	For any outstanding collateral documentation	€30	
Unprocessed Standing Order	For each unprocessed standing order of insurance premia	€10	
Early repayment	When loan is paid off during the period on which a fixed rate is applicable	3% on the outstanding balance	

## Home Equity Loan / Property Investment Loan

Payment Tariff	Fee Description	Amount	Good to Know
Processing Fee		0.25% - Max €1,000	
Legal Fee		€200	
Commitment Fee	Outstanding balance still not drawn down.	0.25% (of the outstanding balance) – Min €30	Will be charged should facility is still undrawn, from the 1 <sup>st</sup> day following the lapse of the grace period, which is 6 months from sanctioning.
Conservation of Privilege	To register hypothecs once finishes loan is fully drawn down	€50 plus out of pocket expenses	Will be charged after 2 months of last drawdown from finishes loan.
Rescheduling/Amendment Fee		€50	
Renewal of Hypothec		€100	Periodic – Will be charged every thirty years
Initial Updating of Searches	Required to check proper registration of hypothecs	€30 plus out of pocket expenses	Will be charged approx. 3 months from contract date
Subsequent Updating of Searches	On updating the searches at the Public Registry	€30 plus out of pocket expenses	Periodic - Will be charged approximately every eight years
Land Registry Fee	Applicable to properties which fall in a Land Registry area once the updated certificate is ordered	€25 plus out of pocket expenses	
Waiver/Postponement of Hypothecs		€100 plus out of pocket expenses	
Cancellation of Hypothecs Fee	When the loan account is repaid in full/closed	€50	
Loan Late Payment	Charges for loan late repayments	€30	
Chaser Fee	For any outstanding debt repayment collection	€30	

Payment Tariff	Fee Description	Amount	Good to Know
Chaser Fee	For any outstanding collateral documentation	€30	
Unprocessed Standing Order	For each unprocessed standing order of insurance premia	€10	Applicable as of 01/04/2025