



Name of the account provider: MeDirect Bank (Malta) plc
Account name: Current Account
Date: 4 July 2023

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account which are not listed here. Full information is available in Retail Banking Tariffs & Charges Schedule found on the Bank's website medirect.com.mt.
- A glossary of the terms used in this document is available free of charge.

Service	Fee
General account services	
Current Account	Includes a package of services consisting of: <ul style="list-style-type: none"> • Current account • Account Maintenance • MeDirect Mobile Banking App • MeDirect Internet Banking Services • MeDirect Phone Banking • Account statements <p style="text-align: right;">Free</p>
Payments (excluding cards)	
Outward payments Shared Charges (SHA):	Mobile Banking / Internet Banking:
	SEPA payments Free
	SWIFT payments €5
	Same day value SEPA and SWIFT payments N/A
	Phone Banking / Investment Centre:
	SEPA payments €35
SWIFT payments €35	
Same day value SEPA and SWIFT payments €50	
Our Charges (OUR)	Mobile Banking / Internet Banking:
	SEPA payments N/A
	SWIFT payments N/A
	Phone Banking / Investment Centre:
SEPA payments €55	
SWIFT payments €80	

Other Payment & Transfer Instructions	Mobile Banking / Internet Banking: Standing order set-up Free Inter-accounts transfers Free Transfers to 3rd party MeDirect Accounts Free Phone Banking / Investment Centre: Standing order set-up €35 Inter-accounts transfers €25 Transfers to 3rd party MeDirect Accounts €30
Cards and cash	
Debit Card	Providing a debit card Free Replacement of lost/stolen debit card €7 Renewal of a debit card Free ATM cash withdrawals: - Up to €350 Free - €350.01 and over 2.5% per withdrawal, min. € 1 Card Payments Free Exchange margin on card payments and cash withdrawals* 1.5% mark up *When making a payment or cash withdrawal with your card, the funds are debited from your sole account which holds the same currency as the transaction. If you do not own an account in this currency, or you do not have enough balance in this account, the funds are debited from your Euro account or from the foreign currency account that holds the highest balance. Exchange rates for transactions executed with the MeDirect Debit Card transactions: <ul style="list-style-type: none"> • The Interbank exchange rates apply for the following currencies: GBP, USD, AUD, NOK, CAD, CHF, JPY, DKK and SEK. • For other currencies, Mastercard exchange rates apply. Chargeback investigation – not justified €30

Overdrafts and related services		
Overdraft	Arranged overdraft	Service not Available
	Unarranged overdraft	€15 plus 2% over interest rate applicable on account
Other services		
Outward Payments	SWIFT outward payment confirmation	€25
	Outward payment investigations	€50
	Outward payment repairs/cancellations/rejections	€50
Inward Payments	Inward payment investigations/ repairs/ cancellations/rejections	€50
Cheques	Clearing of cheques drawn on local banks	Free
	Deposited cheques drawn on local banks returned unpaid	€35
Statements	Reprint of statement	€10 per request

Glossary of Terms (Fees)

Service	Explanation
General account services	
Account Maintenance	The maintenance of the account to be used by the customer.
Payments (excluding cards)	
Outward payments	A payment sent to a third-party Bank.
SEPA payments	Payments executed via the standards that have been established by the European Union to facilitate the transfer of funds in Euro across the EU and EEA (European Economic Area) countries.
SWIFT Payments	Payments executed via SWIFT (Society for Worldwide Interbank Financial Telecommunication), which refers to a type of international payment messaging system used by banks and other financial institutions to securely and efficiently communicate and execute financial transactions across borders.
Standing order	An instruction to make regular fixed payments to a particular person or organisation.
Inter-account transfers	Transfer of funds between the customer's own accounts.
Cards and cash	
Debit card	The provision of a payment card linked to the customer's account. The amount of each transaction made using the card is charged directly to the customer's account. Card will be renewed upon expiry and can be replaced if lost/stolen.
ATM cash withdrawal in a currency customer does not hold an account in	The customer withdraws cash out of own account, in a currency other than the account currency.
Payment in a currency customer does not hold an account in	The customer pays with his or her debit card in a currency other than the account currency.

Overdrafts and related services	
Arranged overdraft	An agreement that determines a maximum amount that can be borrowed on the account. This service is not offered.
Unarranged overdraft	Funds withdrawn from the account to cover a transaction even though there is insufficient balance in the account.
Other services	
Statements	An overview of the account transactions and the account balance.
Depositing a cheque	The presentation of a locally drawn cheque for deposit into an account.