



Retail Banking

Tariffs & Charges Schedule

MeDirect Bank (Malta) plc – The Centre, Tigné Point, Sliema TPO 0001, Malta – www.medirect.com.mt – info@medirect.com.mt – (+356) 2557 4400

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.

Outward payments	Online / Mobile Banking	Phone Banking
<i>Shared Charges (SHA)</i>	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
<i>Our Charges (OUR)</i> <i>Only applicable to payments being sent to non-EEA countries</i>	All Currencies	All Currencies
SWIFT** payments	N/A	Euro 55
Same day value SWIFT** payments	N/A	Euro 80

*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.

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

Other Payment 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 (all currencies) drawn on local banks	Free
Deposited cheques drawn on local banks returned to us unpaid	Euro 35

Card Services	
Physical MeDirect Mastercard Debit Card	Free
Virtual MeDirect Mastercard Debit Card	Free
Card delivery	Free
ATM cash withdrawals	Free monthly withdrawals up to Euro 350 (or equivalent if in a currency other than Euro), then 2.5% per withdrawal, min. Euro 1
Card Point of Sale payments	Free
Exchange margin on card payments and cash withdrawals***	1.5% mark up
Card renewal upon expiry	Free
Replacement of lost/stolen MeDirect Mastercard Debit Card	Euro 7
Chargeback investigation – not justified	Euro 30

***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:

- 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.

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.