

## Tariffs & Charges Schedule for Retail Banking Services

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

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

<b>Other Payments Tariffs</b>	
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

<b>Cheques</b>	
Clearing of cheques drawn on local banks	Free
Clearing of Euro cheques drawn on foreign banks	Euro 60
Clearing of non-Euro cheques drawn on foreign banks	Euro 85
Deposited cheques drawn on local banks returned to us unpaid	Euro 35
Deposited cheques drawn on foreign banks returned to us unpaid	Euro 50

\*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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<b>OTHER TARIFFS</b>	
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

<b>THIRD PARTY CHARGES</b>
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.