



Name of the Account Provider: HSBC Bank Malta p.l.c.

Account Name: Karus Account

Date: 01.03.2024

- 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.
- This document informs you about the fees for the most representative services linked to a payment account which are applicable to this account and about any fees and/or penalties which may be incurred for the use of this account. Complete pre-contractual and contractual information on all the services is provided in other documents.
- Fees may also apply for using services linked to the account which are not listed here. Full information is available in the General Tariff for Personal Customers found on the bank's website <https://www.hsbc.com.mt/rates-and-tariffs/>
- A glossary of the terms used in this document is available free of charge. This glossary is available at any time on the Bank's website (<https://www.hsbc.com.mt/help/glossary-of-terms/>), at the Bank's branches and upon request.

Service	Fee
General account services	
Maintaining the Account	
Customer Account Fee	<p>A monthly charge will apply to personal customers who do not qualify for the below exemptions: €5.00</p> <p>You meet one of the income exemptions:</p> <ul style="list-style-type: none"> • You pay in a minimum of €2,100 (€1,250 if 61 years or over) over a 3-month period, into any of your current or savings accounts held with HSBC Bank Malta p.l.c. (transfers made between accounts held by the same customer(s) (in both joint and sole name), are not taken into account); • You receive a disability, medical sickness or unemployment government assistance benefit paid directly into your HSBC Bank Malta p.l.c. accounts, irrespective of the amount; • You receive your local Social Security pension (Age, Two Thirds Pension, Widows Pension, or other pension), directly paid into your HSBC Bank Malta p.l.c. accounts, irrespective of the amount; • a part of your local Social Security pension pays for your home for the elderly expenses and the remainder is paid directly into your HSBC Bank Malta p.l.c. accounts, irrespective of the amount. <p>You meet one of the other exemptions:</p> <ul style="list-style-type: none"> • You hold one of the following products: Home Loan, Home Owner Loan, Personal Loan, or Wealth Products distributed through HSBC Bank Malta p.l.c.; • You are already paying the monthly HSBC Advance proposition fee; • You are a student (a customer who is up to 30 years of age and are currently following a full-time program of studies); and <p>You meet one of the other exemptions:</p> <ul style="list-style-type: none"> • You are a minor (a person under 16 years of age); • You are a new customer of HSBC Bank Malta p.l.c. (applies for the first six months from the date on which your customer relationship was set up);

	<ul style="list-style-type: none"> You are a joint-account holder where any one of the other joint-account holders meets any of the exemption criteria above; You only hold a Term Deposit/s account with HSBC Bank Malta p.l.c.; You hold a supplementary credit card where the main card holder meets any of the exemption criteria; You are registered with the Commission for the Rights of Persons with Disability (CRPD), are not eligible for a Social Security Disability benefit, and have provided us with the relevant documentation; You are only in part-time employment with your salary paid into your HSBC Bank Malta p.l.c. accounts, irrespective of the amount, and have provided us with the relevant documentation. <p>*Effective from 1 May 2021 (for customers 61 years and over from 1 June 2021).</p>	
Subscribing and renewing internet, mobile and telephone banking	Yearly fee	€0.00
Replacement Security device		€0.00
Requesting Statements		
Requesting a duplicate statement (not applicable for Premier customers)	Per Page	€1.00
Requesting a paper statement by post when subscribed to Internet Banking (not applicable for Premier customers)		€1.00 per page (€5.00 maximum)
Requesting Statements prior to January 2002	In addition to the standard fee	€25.00
Extra Statements (in excess of a monthly frequency)	Per statement	€1.00
Payments (excluding cards)		
Issuance of a Cashier's order	In Euro Currency	€3.50
Receiving money – Euro		
Inward Credit Transfers	Euro payments up to €10,000	€0.00
	Euro payments €10,000.01 and over	€4.00
Receiving money – Other Currencies		
Inward Credit Transfers to a Euro account	Up to €5,000	€0.00
	Over €5,000	€10.00
Inward Credit Transfers to a non-Euro account	Any amount	€10.00
Sending money in Euro to other account in the Single Euro payment Area		

Automated Instruction for SEPA Outward Credit Transfers	Up to €1,000	€1.00
	€1,000.01 and over	€4.00
Non-SEPA payment	Automated instructions (outward credit transfers)	€4.00
	Non-automated instructions (request through Branch)	€30.00
Urgent Instructions		€40.00
Transfer to your account with HSBC Bank Malta p.l.c.		€0.00
Transfer to Third Party account with HSBC Bank Malta p.l.c.		€0.00
Sending money in other currencies to any other account		
Automated Instruction for Outward Credit Transfers		€12.00
Non Automated Instructions for Outward Credit Transfers		€30.00
Urgent Instructions	Any Amount	€40.00
Repairs (amendments) on payment instructions		€20.00
Rejects of payment Instructions	Funds returned unpaid by Beneficiary/Intermediary Bank	€20.00
Cancellation requests of payment instructions		€20.00
Disposal Instructions (Proof of payment)		€30.00
Investigation Fees – Tracer request		€20.00
Direct Debit		
Customer making a SEPA payment		€0.00
Unprocessed SEPA direct debit	Due to insufficient funds	€5.00
Standing Order		
One time setup fee	Over the counter	€2.50
	Via Internet Banking	€0.00
	Via Outward Transfer	€2.50
Standing order payable to another account with HSBC Bank Malta p.l.c.		€0.00
Standing order payment by Cashier's Order		€2.00
Automated Standing Instructions	Euro payments under €1,000	€1.00
	Euro payments over €1,000	€4.00

	Other currencies	€12.00
Balance triggered	Without advice	€0.50 per payment (maximum €5 per quarter)
	With advice	€2.00 per payment
Standing Orders unpaid due to lack of funds	Charged after 3 unsuccessful attempts	€15.00
Global Transfers	Global Transfers for Advance Customers (when using Me to Me transfers otherwise SEPA fees apply)	€0.00
	Global Transfers for Premier Customers (when using Me to Me transfers otherwise SEPA fees apply)	€0.00
Cards and cash		
Providing and renewing a Debit Card	Yearly fee	€0.00
Providing and renewing a Credit Card		<i>Service Not Available</i>
Replacing a Card	Replacing a lost/damaged/stolen card	€0.00
	URGENT request for replacing a card	€30.00
Collection of cards and/or PINs from Head office or Branches		€10.00
Card and/or PIN mailed by post		€0.00
Making payments using a local Debit or Credit Card		<i>Service Not Available</i>
Making payments using an International Debit or Credit Card		
Making payments using an International Debit Card	Currency Conversion Fee (Transactions other than euro)	1.75%
Making payments using an International Credit Card		<i>Service Not Available</i>
Cash withdrawal and deposit		
ATM withdrawals from HSBC Bank locally and abroad		€0.00
ATM withdrawals from non-HSBC Bank locally and abroad (Other local and foreign banks may charge additional fees for the use of their ATM/s)	Retail Customers	€2.50
	Premier and Advance customers	€0.00
Investigations/Charge Back	This charge will be levied if entry is proved to be correct and/or the entry was not a result of any error on the part of the bank/merchant	€25.00

Overdrafts and related services		
Arranged overdraft		<i>Service Not Available</i>
Interest rate on Encroachments	Applicable margin over Bank's Base Rate. The Bank's Base rate is 2.5%	5.00%
Other Services		
Depositing and encashing a cheque	Depositing and encashing a cheque issued by a Local Bank	€0.00
	Depositing and encashing a cheque issued by a Foreign Bank	<i>Service Not Available</i>
Stopping a cheque		<i>Service Not Available</i>
Issue of Bank certificate to auditors (Charges per certificate issued per financial year)	When no advances facilities are held	€17.50 (inclusive of VAT)
	When advances facilities are held	€35.00 (inclusive of VAT)
Other declarations/ certificates issued by the Bank	Where this requires access to bank's records	€25.00 (exclusive of VAT)
Pledges	Pledges on balances held on our books in favour of other Banks	
	Registration of Pledge	€50.00
	Confirmation of Pledge	€25.00