

General Tariff

Issue Date: September 2018

Current and Savings Accounts

Cheques returned unpaid by us

Refer to Drawer	€25.00	per cheque
Any other reason	€5.00	per cheque

Stopped Cheques *(applicable whether stop instructions are for one cheque or a block of cheques)*

Lost or stolen	€7.00	
Signed and undated	€20.00	

Cheque imaging

Individual request	€1.00	per image
Cheque images on CD ROM	€100.00	initial subscription fee

thereof	€10.00	
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Special Clearing

Standing Orders

One time setup fee	€2.50	(over the counter)
	FREE	(via Internet Banking)
	€2.50	(via outward transfer)
	FREE	
Standing order payable to another account with HSBC Bank Malta p.l.c.	€2.00	per payment
Standing order payment by Cashier's Order	€4.00	for Euro Payments
Non-Automated Instructions	€12.00	for all other currencies
	€1.00	for Euro payments under €1000.00
	€4.00	for Euro payments over €1000.00
	€12.00	for all other currencies
Automated Standing Instructions	€0.50	per payment (max €5 per quarter)
	€2.00	per payment
	€15.00	(charged after 3 unsuccessful attempts)

Balance triggered Standing Order w/o advice
with advice

Standing Orders unpaid due to lack of funds

Statements

Re-print of Statements	€1.00	per page
Re-print of Statements prior to January 2002	€25.00	per request of statements (in addition to the standard fee)
Extra Statements <i>(in excess of a monthly frequency)</i>	€1.00	per statement

Administration Charge *(Current & Savings A/cs)*

Charge applies only if combined average balance during the previous quarter does not exceed €200 *(exclusions apply)*.

Early Closure Charge *(if account is closed within 6 months from date it is opened.)*

Interest Rate on Encroachments

Applicable margin over Bank's Base Rate	5.00%	per annum per annum
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The current Bank's Base rate is 2.5%



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Other declarations/certificates issued by the Bank	€25.00	(Exclusive of VAT) When this requires access to bank's records
Special Lodgements		
Over the Counter Lodgements	€1.16	Exceptions – VAT bills paid against the debit of an HSBC account
	€2.00	Charged to 3rd Party entity receiving payment
Lodgements made via electronic channels	FREE	
Special Lodgement Charge to 3rd Party entity receiving payment	€0.47	Per Lodgement, collected as a bulk transaction
Emergency Encashment to Retail Customers		
Emergency encashment fee	\$20.00	Maximum encashment allowed \$500.00
Customer Propositions		
HSBC Premier	FREE	Eligibility criteria of €70,000 in deposits/investments with HSBC
HSBC Advance	FREE	Eligibility criteria of a minimum net annual income of €25,000 (or €35,000 if applying jointly) being deposited to HSBC accounts.
Global Transfers		
Global Transfers for Advance Customers	€5.00	Per transfer
Global Transfers for Premier Customers	FREE	
Banking Services		
Issuance of a Cashier's order	€3.50	
Issue of Bank certificate to auditors (<i>Charges per certificate issued per each financial year</i>)		
When no advances facilities are held	€17.50	Inclusive of VAT
When advances facilities are held	€35.00	Inclusive of VAT
Pledges on balances held on our books in favour of other Banks.		
Registration of pledge	€50.00	
Confirmation of pledge	€25.00	
Encashment of HSBC Malta and other local bank cheques (<i>applicable to non-customers only</i>)	€5.00	



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Inheritance Fees

Legal Fees	€7.00
Payment of privileged bills:	€7.00
Enquiries/Retrieval of Documents (<i>Readily available</i>)	€15.00
Enquiries/Retrieval of Documents (<i>From Archives</i>)	€50.00
Administrative Fees	
Estate Value up to €200	Nil
Estate Value between €200.01 and €5,000.00	€40.00
Estate Value between €5,000.01 and €25,000.00	€60.00
Estate Value Over €25,000.00	€100.00

Coin Exchange Services

Inward Exchanges

Loose coin	2.00%	(Minimum €2.50)
Rolled coin	FREE	
Small bags	FREE	
Central Bank standard sized bag*	FREE	
Rounding up (<i>10 coins max</i>)	FREE	
Deposits into Karus Account	FREE	
*Discrepancies will be charged full tariff on value of whole deposit	2.00%	(Minimum €2.50)

Outward Exchanges

Loose Coin	2.00%	(Minimum €2.50)
Rolled coin (<i>per roll</i>)	€0.30	per roll
Rolled coin (<i>whole bags</i>)	€2.50	per bag
Coin Exchange Machine (<i>per roll</i>)	€0.15	per roll

Internet Banking

Personal Internet Banking subscription fee	FREE
Replacement Security device (<i>unless defective</i>)	€7.00



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Loans and Overdrafts – Personal

Processing Fee

Overdrafts	FREE	
Unsecured Personal Loans up to €25,000.00	€40.00	
All Other Personal Loans	0.30%	(Minimum €40, maximum €2500)

Commitment Fee *(Charged on the undrawn portion of the loan commencing from date of sanction letter)*

0.50% per annum

Interest Rate on Arrears/Excesses

Applicable margin over the rate stated in the facility letter 3.00% per annum per annum

Additional Fees on Personal Loans and Overdrafts Secured by Property

Periodical interpretation of searches of customers €2.00 per inscription examined – minimum €25.00

In addition to fees/charged by Public Registry

Up to Loans/Overdrafts limits of €25,000 €75.00
€25,001 and over in Loans/Overdrafts limits €75.00 for the first €25,000, plus €3.00 for every €2,500 or part thereof over €25,000 (Maximum €2,000)

Contract of waivers, subrogations, postponements, cancellations, reductions €50.00

Special Hypothecs

Up to €100,000 €75.00
€100,001 and over €75.00 for the first €100,000, plus €5.00 for every €100,000 or part thereof over €100,000
€233.00 for each deed of conversion

Deed of conversion

Certain public registry charges are collected upon signing of deed of any facility and for any amount facility. These as such represent charges levied by the Public Registry not by the Bank.



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Payments

Inward Payments Tariff

Euro Payments including SEPA

€0.01 < €10,000	FREE
€10,000.01 and over	€4.00

Other Currencies

Payments credited to a euro account up to €5,000	FREE
Payments credited to a euro account over €5,000	€10.00
Payments credited to a non-euro account (any amount)	€10.00

Outward Payments Tariff

SEPA payment Automated Instructions

€0.01 < €1,000	€1.00
€1,000.01 and over	€4.00

Non-SEPA Payment Automated Instructions

Any amount in euro	€4.00
Other currencies	€12.00
Transfer to your account with HSBC Bank Malta p.l.c.	FREE
Transfer to Third Party Accounts with HSBC Bank Malta p.l.c.	FREE

Non Automated Instructions (all currencies)

Any amounts for all currencies	€30.00
Urgent instructions for all instructions (any amount)	€40.00

SEPA Direct Debit

Customer making a payment	FREE
SEPA Direct Debits Returned by us due to insufficient funds	€5.00

Other Tariffs

Repairs (Amendments) on payment Instructions	€20.00
Rejects (Funds returned unpaid by Beneficiary/Intermediary Bank) of payment instructions	€20.00
Cancellations requests of payment instructions	€20.00
Disposal Instructions (Proof of payment)	€30.00
Investigation Fees – Tracer request	€20.00



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Foreign Exchange

Issue of Drafts & Payment of Drafts	0.125%	<i>(Minimum €3.49, Maximum €34.94)</i>
Negotiation of Foreign Cheques <i>(per operation per currency charged on negotiation)</i>	0.50%	<i>(Minimum €2.33 per transaction)</i>
Foreign Cheques credited to Term Deposit Account <i>(of not less than 3 months duration)</i>	0.50%	<i>(Minimum €2.33, Maximum €23.29)</i>
Pension and Dividend Cheques <i>(0.5% minimum)</i>	€1.16	
Return of Foreign Unpaid Items	€4.66	
Stop Payment of Drafts	€34.94	
Foreign Currency Transactions settled in Same Currency		
Purchase of spot* currency against sale of foreign currency notes	0.50%	commission
Sale of spot* currency against purchase of foreign currency notes	2.00%	commission

Note: These charges apply also to transactions on CFC accounts irrespective of the currency in which the CFC a/c is denominated.

* Spot refers to any transactions not involving cash, e.g. Swift transfers and bank drafts

Safe Custody (Service currently not available for new business)

Boxes and Parcels *(depending on size)*

Minimum	€18.63	p.a.
Maximum	€46.59	p.a.
Safe Deposit Lockers		
Small locker	€35.00	p.a.
Medium locker	€50.00	p.a.
Large locker	€60.00	p.a.



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Mortgages

Processing Fee

Classic Home Loans

N/A

HomeOwner Loan

0.30% *(Minimum €50, Maximum €450)*

Bridging Loans

0.50% *(Maximum €1,400)*

Interest Only Home Loans

0.50% *(Maximum €1,400)*

Buy to Let Loans

0.30% *(Maximum €700)*

Processing (Legal) Fee *(to apply on all above products)*

€200

Commitment Fee

Variable Interest Rate Extension Fee *(on undrawn balances after expiry of sanction letter)*

0.10% *(Minimum €15, Maximum €40, charged quarterly)*

Fixed Interest Rate Extension Fee *(for one-time three month extension after expiry of sanction letter)*

€40.00

Sanction Letter Amendment Fee

€15.00

Post-Deed Updating of Searches Fee

Post-deed updating of searches and Public Registry fees

€30.00

Additional fee for each property in a Land Registration Area

€20.00

Regular Updating of searches

€13.90 *(every 8 years)*

Bank Appointed Architect Fees *(based on property value)*

Up to €400,000

€200.00

€400,001 up to €750,000

€250.00

€750,001 up to €1,000,000

€450.00

€1,000,001 up to €1,500,000

€750.00

€1,500,001 and over

€1000.00

Cost of certification for progress reports

€46.60

An optional fee of €50 will be charged for Land Registry site plan *(if required)*.

Fixed Interest Rate Booking Fee

€100.00



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Guarantees

Special Guarantees

Up to €2,500 (<i>€15 per quarter minimum</i>)	€35.00	
€2,501 – €10,000 (<i>€20 per quarter minimum</i>)	€40.00	
€10,001 – €70,000 (<i>0.20% per quarter minimum</i>)	€50.00	
€70,001 – and over* (<i>cash secured held with bank</i>)	0.125%	per quarter
€70,001 – and over* (<i>non cash secured</i>)	0.250%	per quarter

*A flat issuance fee of €250 is payable once in case of guarantees over €70,000.

Guarantees regarding:

1. Court Cases/Litigation – Double charges are applied		
2. In lieu of loans and/or other credit facilities including Advanced Payment Guarantees	2.50% p.a.	(<i>applied on a pro-rata basis</i>)
3. Amendments	€40.00	

Notes:

1. Calculation of tariff is based on straight percentage basis
2. An issuance fee of €250 is payable once in case of guarantees over €70,000
3. A renewal fee of €100 is applicable for guarantees over €70,000
4. Any shading of tariff for guarantees above €70,000 has to be approved by Head of CMB/Deputy
5. When guarantee is not as per bank's standard text is referred to:

HOC	€50.00	
Legal Office & HOC	€100.00	
6. Execution/Payment fee	€25.00	
7. Urgent Request – additional Flat Fee	€50.00	
8. No commission charged is refundable		



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Debit Cards

Transaction Fees

Premier Debit Card

ATM withdrawals from HSBC Bank worldwide	Free
Over the counter cash advances from HSBC Bank Malta p.l.c.	Free
ATM withdrawals from non HSBC Bank worldwide ATMs (both locally and abroad)	Free

Advance Debit Card

ATM withdrawals from HSBC Bank worldwide	Free
Over the counter cash advances from HSBC Bank Malta p.l.c.	Free
ATM withdrawals from non HSBC Bank worldwide ATMs (both locally and abroad)	Free

Retail Debit Card

ATM withdrawals from HSBC Bank worldwide	Free
Over the counter cash advances from HSBC Bank Malta p.l.c.	Free
ATM withdrawals from non HSBC Bank worldwide ATMs (both locally and abroad)	€2.50 per transaction

Student Debit Card

ATM withdrawals from HSBC Bank worldwide	Free
Over the counter cash advances from HSBC Bank Malta p.l.c.	Free
ATM withdrawals from non HSBC Bank worldwide ATMs (both locally and abroad)	€1.75 per transaction

Collection of cards and/or PINs

Card and/or PIN mailed by post	FREE
Card and/or PIN collected personally from any HSBC office (Waived if request is initiated by the bank)	€10.00

Other Fees

Investigations/Charge Back <i>(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.)</i>	€25.00
Urgent request for card replacement	€30.00



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Credit Cards

Card Fees

VISA Card or MasterCard (<i>one card</i>)	€21.00 p.a.
VISA Card and MasterCard	€30.00 p.a.

Supplementary Cards

First card	FREE
Subsequent cards	€7.00

Transaction Fees

ATM withdrawals and over the counter cash advances from HSBC Bank Malta p.l.c. (<i>locally and abroad</i>)	0.30%	minimum €0.60 per transaction
Over the counter cash advances and ATM withdrawals from non HSBC Bank Malta p.l.c. branches (<i>locally and abroad</i>)	1.00%	minimum €5.00 per transaction

Currency Conversion Fee

All currencies	1.75%
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Late Payment Fee

€5.00	first month, €15.00 subsequent months
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Over Limit Fee

€15.00

Collection of cards and/or PINs

Card and/or PIN mailed by post	FREE
Card and/or PIN collected personally from any HSBC office (<i>Waived if request is initiated by the bank</i>)	€10.00

Other Fees

Urgent request for card replacement	€30.00	
Investigations/Charge Back (<i>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</i>)	€25.00	
Reactivation of Delinquent Cards	€12.00	
Duplicate statements	€1.00	per page

