



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

Account Name: Karus Account

Date: 28.12.2018

- 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 fees are not listed here. Full information is available in the General Tariff for Personal Customers found on the Bank's website hsbc.com.mt
- A glossary of the terms used in this document is available on the Bank's website hsbc.com.mt

Service	Fee	
General account services		
Maintaining the Account		€0.00
Administration Charge	Charge applies only if combined average balance during the previous quarter does not exceed €200 (exclusions apply)	€10.00
Early Closure Charge	Within 6 months from date it is opened	€10.00
Subscribing and renewing internet, mobile and telephone banking	Yearly fee	€0.00
Replacement Security device	Not charged if defective	€7.00
Requesting duplicate Statements		€1.00
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
Issuance of a Cashier's order		€3.50
Payments (excluding cards)		
Receiving money – euro		
Inward credit transfers	Euro payments up to €10,000	€0.00
Inward credit transfers	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
Inward credit transfers to a euro account	Over €5,000	€10.00
Inward credit transfers to a non-euro account	Any amount	€10.00
Sending money in euros to other account in the Single euro payment Area		
Outward credit transfers	Up to €1,000	€1.00

Outward credit transfers	€1,000.01 and over	€4.00
Non automated	Any amount	€30.00
Urgent instructions		€40.00
Sending money in other currencies to any other account		
Outward credit transfers		€12.00
Non Automated Instructions		€30.00
Urgent instructions		€40.00
Repairs on payment Instructions		€20.00
Rejects of payment instructions	Funds returned unpaid by Beneficiary/Intermediary Bank	€20.00
Cancellations 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
Non-Automated instructions	Euro Payments	€4.00
Non-Automated instructions	Other currencies	€12.00
Balance triggered	Without advice max. €5 per quarter	€0.50
	With advice per payment	€2.00
Standing Orders unpaid due to lack of funds	Charged after 3 unsuccessful attempts	€15.00
Cards and cash		
Providing and renewing a Debit Card	Yearly fee	€0.00
Making International payments using a Debit Card		
Currency Conversion Fee	Transactions other than euro	1.75%
Cash withdrawal		
ATM withdrawals and over the counter	HSBC Bank worldwide	€0.00

ATM withdrawals from non HSBC Bank worldwide ATMs (both)	Locally and abroad	€2.50
Investigations/Charge Back		€25.00
Replacing a card		€0.00
Urgent request for replacing a card		€30.00
Other services		
Depositing and encashing a cheque		€0.00
Interest rate on Encroachments	Yearly	5.00% over Bank's base rate (currently 2.50%)