

General Tariff for Personal Banking Customers

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General Tariff

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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	
Special Clearing	€55.00	per cheque
Cheque Imaging – Individual Request	€1.00	per image
Standing Orders		
One time setup fee	€2.50	(over the counter)
	€0.00	(via online Banking)
	€2.50	(via outward transfer)
Standing order payable to another account with HSBC Bank Malta p.l.c.	€0.00	
Standing order payment by Cashier's Order	€2.00	per payment
Automated Standing Instructions	€1.00	for Euro payments under €1000.00
	€4.00	for Euro payments over €1000.00
	€12.00	for all other currencies
Balance triggered Standing Order w/o advice	€0.50	per payment (max €5 per quarter)
with advice	€2.00	per payment
Standing Orders unpaid due to lack of funds	€15.00	(charged after 3 unsuccessful attempts)
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 (in excess of a monthly frequency)	€1.00	per statement
Paper statements mailed to customers subscribed to PIB	€1.00	per page maximum €5.00
Over the counter transactions effected through an Online Savings account	€2.50	
Administration Charge – Minimum Balance Fee		
Charge applies only if combined average balance during the previous quarter does not exceed €200 (exclusions apply).	€10.00	per quarter

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Early Closure Charge (if account is closed within 6 months from date it is opened.)	€10.00	
Interest Rate on Encroachments		
Applicable margin over Bank's Base Rate	5.00%	
The Bank's Base rate is 2.5%		
Special Lodgements	€1.16	Exceptions – VAT bills paid against the debit of an HSBC account
Over the Counter Lodgements	€2.00	Charged to 3rd Party entity receiving payment
Lodgements made via electronic channels	€0.00	
Special Lodgement Charge to 3rd Party entity receiving payment	€0.47	Per Lodgement, collected as a bulk transaction
Emergency Encashment to Personal Banking Customers	\$20.00	Maximum encashment allowed \$500.00
Emergency Encashment for Advance and Premier Customers	€0.00	

Global Transfers

When using Me to Me Transfers otherwise SEPA fees apply		
Global Transfers for Advance Customers	€5.00	Per transfer
Global Transfers for Premier Customers	€0.00	

Banking Services

Issuance of a Cashier's order	€3.50	
Issue of Bank certificate to auditors (Charges per certificate issued per each 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	€25.00	(Exclusive of VAT) When this requires access to bank's records
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, including CBM (applicable to non-customers only)	€7.50	

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Inheritance Fees

Legal Fees	€7.00	
Payment of privileged bills:	€7.00	
Enquiries/Retrieval of Documents (Readily available)	€15.00	
Enquiries/Retrieval of Documents (From Archives)	€50.00	Administrative Fees
Estate Value up to €200	€0.00	
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	€0.00	
Small bags	€0.00	
Central Bank standard sized bag*	€0.00	
Rounding up (10 coins max)	€0.00	
Deposits into Karus Account	€0.00	
*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 (per roll)	€0.30	per roll
Rolled coin (whole bags)	€2.50	per bag
Coin Exchange Machine (per roll)	€0.15	per roll

Online Banking

Subscribing and renewing online, mobile and telephone banking	€0.00
Replacement Security device	€0.00

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Personal Overdrafts

Processing Fee	€0.00	
Interest Rate on Excesses		
Applicable margin over the rate stated in the facility letter	3.00%	per annum

Personal Loans

Processing Fee		
Unsecured Personal Loans	€40.00	for Personal Customers
	€30.00	for Advance customers
	€20.00	for Premier customers
All Other Personal Loans	0.30%	(Minimum €40, Maximum €2500)
Interest Rate on Arrears		
Applicable margin over the rate stated in the facility letter	3.00%	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
Contract of waivers, subrogations, postponements, cancellations, reductions	€50.00	

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Payments Tariff

Receiving money – EURO

€0.01 < €10,000	€0.00
€10,000.01 and over	€4.00

Receiving money – Other Currencies

Payments credited to a euro account up to €5,000	€0.00
Payments credited to a euro account over €5,000	€10.00
Payments credited to a non-euro account (any amount)	€10.00

Sending money in EURO

SEPA payment Automated Instructions	
€0.01 < €1,000	€1.00
€1,000.01 and over	€4.00
Non-SEPA Payment Automated Instructions	€4.00

Non-SEPA Payment 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 Accounts with HSBC Bank Malta p.l.c.	€0.00

Sending money in other Currencies

Payment Automated Instructions	€12.00
Non Automated Payment Instructions	€30.00
Urgent instructions for all instructions (any amount)	€40.00
SEPA Direct Debit	
Customer making a payment	€0.00
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

Charge applicable once payment has been accepted by the bank. Please note that payments cannot be cancelled once these have been processed at the bank's end however we can request a recall of funds which may need the Beneficiary's permission.

Changes to charges and fees contained herein may be made and will be advised to you in accordance with the General Terms and Conditions for Current, Savings and Credit Card Accounts.

Approved and issued by HSBC Bank Malta p.l.c., 116, Archbishop Street, Valletta VLT1444. HSBC is a public limited company regulated by the Malta Financial Services Authority and licensed to carry out the business of banking in terms of the Banking Act (Cap.371 of the Laws of Malta). (Ref No. 111796 – 09/20)

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Foreign Currency Drafts and Foreign Cheques

Negotiation of Foreign Cheques (in USD, GBP, AUD, CHF, CZK, NZD & SGD)	0.50%	(Minimum €15.00)
Foreign Bank Cheques sent for collection	0.30%	(Minimum €25.00)
Foreign Cheques credited to Term Deposit Account (of not less than 3 months duration)	0.50%	(Minimum €5.00, Maximum €25.00)
Foreign Pension Cheques	0.50%	(Minimum €5.00 per transaction)
Return of Foreign Unpaid Items	€5.00	(Excluding Foreign Bank Charges)
Stop Payment of Drafts	€34.94	

Foreign Currency transactions

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.

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Mortgages

Processing Fee HomeOwner Loan	0.30%	(Minimum €50, Maximum €450) Premier customers benefit from a 50% discount (min. €50), and Advance customers benefit from a 25% discount (min. €50).
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	Premier customers benefit from a 50% discount
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	€50.00	(excl of VAT)
Cost of Land Registry site plan (if required)	€50.00	
Fixed Interest Rate Booking Fee	€100.00	

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Guarantees

Performance Guarantees

0.80% per annum or part thereof (minimum €80.00). In case of cash covered held with bank, 0.5% tariff applies, minimum €80.00 per annum or part thereof

Customs/Shipping Guarantees

0.80% per annum or part thereof (minimum €80.00). In case of cash covered held with bank, 0.5% tariff applies, minimum €80.00 per annum or part thereof

Court Case/Litigation/Open-Ended Guarantees (subject to bank's discretion)

2.00% per annum or part thereof (minimum €80.00)

Renewal of Guarantees

Renewals are charged in line with the above criteria

Other Guarantee types may also be available *

* Please refer to the General Tariff for Commercial Banking Customers ([link](#)) for the applicable full guarantee tariff, guarantee types and other costs that may apply. Terms and conditions, and certain restrictions on guarantee products and services provided may apply for Personal Banking customers. Further information can be obtained from our Contact Centre or Branches.

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General Tariff

International Debit Cards

Cash withdrawals

Premier Visa International Debit Card

ATM withdrawals from HSBC Bank worldwide €0.00

ATM withdrawals from non HSBC Bank worldwide ATMs (both locally and abroad) €0.00

Advance Visa International Debit Card

ATM withdrawals from HSBC Bank worldwide €0.00

ATM withdrawals from non HSBC Bank worldwide ATMs (both locally and abroad) €0.00

Visa International Debit Card

ATM withdrawals from HSBC Bank worldwide €0.00

ATM withdrawals from non HSBC Bank worldwide ATMs (both locally and abroad) €2.50 per transaction

Student Visa International Debit Card

ATM withdrawals from HSBC Bank worldwide €0.00

ATM withdrawals from non HSBC Bank worldwide ATMs (both locally and abroad) €1.75 per transaction

Making International Payments

Currency Conversion Fee (Transactions other than EURO) 1.75%

Other Fees

Replacing a lost/damaged card €0.00

Card and/or PIN mailed by post €0.00

Card and/or PIN collected personally from any HSBC office €10.00

Urgent request for replacing a card €30.00

Investigations/Charge Back (waived if entry is proved to be an error on the part of the bank/merchant) €25.00

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Credit Cards

Providing and renewing a Credit Card

Premier Credit Mastercard

Premier Credit Mastercard	€0.00
First Supplementary Card	€0.00
Second and subsequent supplementary cards	€0.00

Advance Visa Platinum Credit Card

Advance Visa Platinum Credit Card	€0.00
First Supplementary Card	€0.00
Second and subsequent supplementary cards	€25.00 p.a.

Classic Visa Credit Card/Classic Credit Mastercard

Visa &/or Mastercard Classic Credit Card	€21.00 p.a.
Visa and Mastercard Classic Credit Cards	€30.00 p.a.
First Supplementary Card	€0.00
Second and subsequent supplementary cards	€7.00 p.a.

Cash Withdrawal

Premier Credit Mastercard

ATM withdrawals from HSBC Bank Worldwide	€0.00	
ATM withdrawals from non-HSBC Bank ATMs (both locally and abroad)	1%	minimum €5 per transaction
Over the counter cash advances from HSBC Bank Worldwide (excluding HSBC Bank Malta p.l.c.)	€0.00	
Over the counter cash advances from non-HSBC Banks (both locally and abroad)	1%	minimum €5 per transaction

Advance Visa Platinum Credit Card

ATM withdrawals from HSBC Bank Malta p.l.c.	0.3%	minimum €0.60 per transaction
ATM withdrawals from non-HSBC Bank Malta p.l.c. (both locally and abroad)	1%	minimum €5 per transaction
Over the counter cash advances both locally and abroad (excluding HSBC Bank Malta p.l.c.)	1%	minimum €5 per transaction

Classic Visa Credit Card/Classic Credit Mastercard

ATM withdrawals from HSBC Bank Malta p.l.c.	0.3%	minimum €0.60 per transaction
ATM withdrawals from non-HSBC Bank Malta p.l.c. (both locally and abroad)	1%	minimum €5 per transaction
Over the counter cash advances both locally and abroad (excluding HSBC Bank Malta p.l.c.)	1%	minimum €5 per transaction

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Making International Payments

Currency Conversion Fee (Transactions other than EURO) 1.75%

Overseas emergency services - Cash Disbursement Fee

Classic Visa Credit Card/Classic Credit Mastercard USD160.00

Advance Visa Platinum Credit Card USD100.00

Premier Credit Mastercard USD100.00

Other Fees

Replacing a lost/damaged card €0.00

Card and/or PIN mailed by post €0.00

Card and/or PIN collected personally from any HSBC office €10.00

Urgent request for replacing a card €30.00

Investigations/Charge Back (waived if entry is proved to be an error on the part of the bank/merchant) €25.00

Late Payment Fee €5.00 first month

€15.00 subsequent months

Over Limit Fee €15.00

Reactivation of Delinquent Cards €12.00

Duplicate statement request €1.00 per page