



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

**Account Name: Foreign Currency Savings Account**

**Date: 17.12.2018**

- 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 are not listed here. Full information is available in the General Tariff for Personal Customers found on the bank's website [hsbc.com.mt](http://hsbc.com.mt)
- A glossary of the terms used in this document is available free of charge.

Service	Fee
<b>General account services</b>	
<b>Maintaining the Account</b>	€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 a duplicate statement	€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
<b>Payments (excluding cards)</b>	
<b>Receiving money – euro</b>	
Inward credit transfers	Euro payments up to €10,000 €0.00
Inward credit transfers	Euro payments €10,000.01 and over €4.00
<b>Sending money in euros to other account in the Single euro payment Area</b>	
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
<b>Sending money in other currencies to any other account</b>	
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
<b>Direct Debit</b>		
Customer making a SEPA payment		€0.00
Unprocessed SEPA direct debit	Due to insufficient funds	€5.00
<b>Standing Order</b>		
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
<b>Other services</b>		
<b>Depositing and encashing a cheque</b>		€0.00
Interest rate on Encroachments	Yearly	5.00% over Bank's Base Rate (currently 2.50%)