

This brochure gives a brief description of tariffs as charged by Bank of Valletta p.l.c. on some of its products and services. For tariffs on products or services which are not listed in this brochure, kindly contact your Branch or **The Manager, Customer Service Centre, BOV Centre, Cannon Road, Santa Venera SVR 9030; [www.bov.com](http://www.bov.com) • [csc@bov.com](mailto:csc@bov.com)**

*Charges are subject to revision from time to time*

| Customer Accounts  |   |                       |
|--|---|-----------------------|
| Personal   |   |                       |
|  |   | <b>Through 24X7</b>   |
| <b>Credit Transfers between accounts</b>   | Free of Charge  | Free of Charge        |
| <b>Ledger Fees</b>   | €4.66 per half yearly on encroachments  |                       |
| <b>Statement Request</b>   | €1.16 per page  | <b>€0.93 per page</b> |
| <b>Stop Payments</b>   | €4.66 per request, irrespective of the number of cheques, as long as the cheque numbers are consecutive |                       |
| <b>Cheque referred/drawn against insufficient funds</b> ( <i>whether honored or dishonored by the Bank</i> ) | €23.29 per cheque charged to drawer.  |                       |
| <b>Standing Orders</b>   | Max €10.00 depending on type of transfer. €15.00 if unprocessed due to insufficient funds               |                       |
| <b>Non-BOV cheque is presented for payment by non-account holder</b>   | €3.50 per cheque  |                       |
| <b>Exchange of coins</b> ( <i>number of coins presented to the Bank</i> )                                    | Up to 1,000 coins €1.16<br>Every additional 1,000 or part thereof €1.16                                 |                       |
| <b>Request for entire bags of coins</b>  | 0.05% of value of bag Min €1.16   |                       |
| <b>Request for coins when each denomination requested, amounts to less than an entire bag</b>                | 0.05% of value of the coins + €1.16 per request   |                       |
| <b>Issue of Bill Payable</b>   | €2.91   | <b>€1.86</b>          |
| Foreign  |   |                       |
| <b>Foreign Cash Deposits deposited into a Foreign Currency Account</b>                                       | 1% of amount deposited  |                       |
| <b>Foreign Cash Withdrawals</b>  | 0.5% of amount withdrawn  |                       |
| <b>Purchase of Overseas Foreign Bank Cheques</b>   | 0.5% (Min €2.33) per item ( <i>Plus Foreign Bank Charges when applicable</i> )                          |                       |
| <b>Sale of Drafts drawn on Overseas Banks</b>  | Up to €1,000 ( <i>Plus Foreign Bank Charges when applicable</i> )                                       | <b>€5</b>             |
|  | Over €1,000 up to €12,000 ( <i>Plus Foreign Bank Charges when applicable</i> )                          | <b>€10</b>            |
|  | Over €12,000 ( <i>Plus Foreign Bank Charges when applicable</i> )                                       | <b>€25</b>            |

**24X7 Service**

|  |        |
|--|--------|
| <b>Application Fee including the BOV Securekey</b>                             | €6.99  |
| <b>Annual Service renewal Fee</b>  | €6.99  |
| BOV Securekey replacement fee for willful or negligent damages, loss, or theft | €23.29 |

**Inward Credit Transfers**

|   | TARIFF                |
|---|-----------------------|
| Payments in EURO up to €10,000  | Free of Charge        |
| Payments in EURO over €10,000   | €4.00                 |
| Foreign Currency payments credited to a euro account up to €5,000 FREE    | Free of Charge        |
| Foreign Currency payments credited to a euro account over €5,000          | €10                   |
| Foreign Currency payments credited to a non-euro account                  | €10                   |
| Canadian Representative office handling fee                               | €2.25                 |
| <b>Additional Fees</b>  |                       |
| Re-Routing of PSD Inward Credit Transfers to other Banks in EEA countries | €2.50                 |
| Re-Routing of all other Inward Credit Transfers                           | €6.99 + SWIFT Charges |
| Non-STP <sup>2</sup> - <i>Repairs</i>                                     | €20.00                |
| Cancellations / Rejects   | €20.00                |
| Electronic Notification   | €1.16                 |
| Disposal Instructions   | €30.00                |

| Outward Credit Transfers  |   |
|---|---|
| To EEA <sup>1</sup> Countries   |   |
| Automated Payments  |   |
| In Euro via <b>BOV 24X7 Service</b> up to € 1,000   | €1.00   |
| In Euro via <b>BOV 24X7 Service</b> over € 1,000  | €4.00   |
| In Other Currencies via <b>BOV 24X7 Service</b>   | €12.00  |
| Non-Automated - All Currencies  | €30.00  |
| Priority Payments (Same-Day-Value )   |   |
| Automated Payments  |   |
| In Euro via <b>BOV 24X7 Service</b>   | €8.00   |
| In Other Currencies via <b>BOV 24X7 Service</b>   | €24.00  |
| Non-Automated - All Currencies  | €40.00  |
| <b>Handling Fees</b>  |   |
| Non-STP <sup>2</sup> - <i>Repairs</i>   | €20.00  |
| Cancellations Prior Dispatch / Returns / Repairs  | €20.00  |
| Investigations  | €35.00 + Any out of pocket expenses incurred by the Bank  |
| To Non-EEA <sup>1</sup> Countries   |   |
| 0.125% - minimum €2.33 – Maximum €29.12 + Transmission Charge + Foreign Banks' Charges which will be applied as charged by Foreign Banks. |   |
| <b>Handling Fees</b>  |   |
| Cancellations prior to Dispatch / Returns / Repairs   | €20.00  |
| Investigations  | €35.00 + Any out of pocket expenses incurred by the Bank  |
| Priority Payments To Non-EEA <sup>1</sup> Countries   |   |
| Amounts up to €11,646.84  | 0.125% - minimum €2.33 – Maximum €29.12 + Transmission Charge + Foreign Banks' Charges which will be applied as charged by Foreign Banks + €6.99 additional Fee.  |
| Amounts exceeding €11,646.84  | 0.125% - minimum €2.33 – Maximum €29.12 + Transmission Charge + Foreign Banks' Charges which will be applied as charged by Foreign Banks + €11.65 additional Fee. |

### Charges Instructions – 'BEN', 'SHA' or 'OUR'

'BEN' All transaction charges, including the charges of the financial institution servicing the ordering customer's account, for the subsequent credit transfer(s) are to be borne by the beneficiary customer.

'SHA' All transaction charges other than the charges of the financial institution servicing the ordering customer account are borne by the beneficiary customer.

'OUR' All transaction charges for the subsequent credit transfer are to be borne by the ordering customer.

For payments in a PSD currency, the Intermediary ( if any ) and the payee's bank charges is / are predetermined and referred to as 'Guaranteed OUR' as per tables below. Such charges have to be paid over and above those quoted under the Outward Credit Transfers to EEA and non EEA countries.

**Guaranteed 'OUR' Charges for payments directed to beneficiaries in any EEA<sup>1</sup> country**

| Currency         | Abbreviation | Amounts Up to €12,500 or equivalent | Amounts Between €12,500 and €50,000 or equivalent | Amounts Over €50,000 or equivalent |
|------------------|--------------|-------------------------------------|---|------------------------------------|
|                  |              | €                                   | €   | €                                  |
| BULGURIAN LEV    | BGN          | 10                                  | 15  | 20                                 |
| SWISS FRANCS     | CHF          | 10                                  | 15  | 20                                 |
| CZECH KORUNA     | CZK          | 10                                  | 15  | 20                                 |
| DANISH KRONER    | DKK          | 10                                  | 15  | 20                                 |
| ESTONIAN KROON   | EEK          | 10                                  | 15  | 20                                 |
| EURO             | EUR          | 5                                   | 12  | 20                                 |
| POUND STERLING   | GBP          | 10                                  | 15  | 20                                 |
| HUNGARIAN FORINT | HUF          | 10                                  | 15  | 20                                 |
| ICELAND KRONER   | ISK          | 10                                  | 15  | 20                                 |
| LITHUANIAN LITAS | LTL          | 10                                  | 15  | 20                                 |
| LATVIAN LATS     | LVL          | 10                                  | 15  | 20                                 |
| NORWEGIAN KRONER | NOK          | 5                                   | 12  | 20                                 |
| POLISH ZLOTY     | PLN          | 10                                  | 15  | 20                                 |
| ROMANIAN LEU     | RON          | 10                                  | 15  | 20                                 |
| SWEDISH KRONER   | SEK          | 10                                  | 15  | 20                                 |

**Guaranteed 'OUR' Charges for payments directed to beneficiaries in the rest of the world**

| Currency         | Abbreviation | Amounts Up to €12,500 or equivalent | Amounts Between €12,500 and €50,000 or equivalent | Amounts Over €50,000 or equivalent |
|------------------|--------------|-------------------------------------|---|------------------------------------|
|                  |              | €                                   | €   | €                                  |
| BULGARIAN LEV    | BGN          | 15                                  | 20  | 25                                 |
| SWISS FRANCS     | CHF          | 15                                  | 20  | 25                                 |
| CZECH KORUNA     | CZK          | 15                                  | 20  | 25                                 |
| DANISH KRONER    | DKK          | 15                                  | 20  | 25                                 |
| ESTONIAN KROON   | EEK          | 15                                  | 20  | 25                                 |
| EURO             | EUR          | 7                                   | 20  | 25                                 |
| POUND STERLING   | GBP          | 15                                  | 20  | 25                                 |
| HUNGURIAN FORINT | HUF          | 15                                  | 20  | 25                                 |
| ICELANDIC KRONER | ISK          | 15                                  | 20  | 25                                 |
| LITHUANIAN LITAS | LTL          | 15                                  | 20  | 25                                 |
| LATVIAN LATS     | LVL          | 15                                  | 20  | 25                                 |
| NORWEGIAN KRONER | NOK          | 7                                   | 20  | 25                                 |
| POLISH ZLOTY     | POL          | 15                                  | 20  | 25                                 |
| ROMANIAN LEU     | RON          | 15                                  | 20  | 25                                 |
| SWEDISH KRONER   | SEK          | 15                                  | 20  | 25                                 |

**The EEA<sup>1</sup> Countries are:**

|                |               |                |
|----------------|---------------|----------------|
| Austria        | Greece        | Netherlands    |
| Belgium        | Hungary       | Norway         |
| Bulgaria       | Iceland       | Poland         |
| Cyprus         | Ireland       | Portugal       |
| Czech Republic | Italy         | Romania        |
| Denmark        | Liechtenstein | Slovakia       |
| Estonia        | Latvia        | Slovenia       |
| Finland        | Lithuania     | Spain          |
| France         | Luxembourg    | Sweden         |
| Germany        | Malta         | United Kingdom |

The EEA Countries together with Switzerland and Monaco are known as the “SEPA” countries

**Definitions**

Non STP<sup>2</sup> if the payment you request / receive requires manual intervention on the part of the Bank and is therefore considered as being a Non-Straight Through Processing payment e.g. where you do not provide the Bank with the correct BIC, IBAN and/or routing number (as and if applicable).

**S.W.I.F.T messages**

|                             |  |                                       |
|-----------------------------|--|---------------------------------------|
| <b>Transmission charges</b> |  | €11.65 per message to any destination |
|-----------------------------|--|---------------------------------------|

## Card Services

|  |   |
|--|---|
| <b>Visa Card or Master Card Yearly Fee</b>                         | €21 per annum                             |
| <b>Visa Card and Master Card Yearly Fee</b>                        | €28 per annum                             |
| <b>Cashlink Electron Card</b>                                      | Free of Charge                            |
| <b>Cashlink Visa Card</b>  | Free of Charge                            |
| <b>BOV Flypass Business Card Yearly Fee</b>                        | €35 per annum                             |
| <b>Visa Gold Card Yearly Fee</b>                                   | €69 per annum                             |
| <b>Platinum Card Yearly Fee</b>                                    | €115 per annum                            |
| <b>Cash Advance from BOV Branch</b>                                | 0.40% (Min. €0.23)                        |
| <b>Cash Advance from other Banks</b>                               | €3 plus 0.33%                             |
| <b>ATM withdrawals with BOV Credit Card via BOV ATM network</b>    | 0.4% (Min. €0.23)                         |
| <b>ATM withdrawals with BOV Card via other banks' ATM network</b>  | €3 plus 0.33%                             |
| <br>   |   |
| <b>American Express Personal Card</b>                              |   |
| Primary Green card   | €20 per annum                             |
| Primary Gold card  | €110 per annum                            |
| Primary Platinum card  | €550 per annum                            |
| <br>   |   |
| <b>American Express Business Cards</b>                             |   |
| Primary Green card   | €40 per annum                             |
| Supplementary Green card   | €40 per annum                             |
| <br>   |   |
| Primary Gold card  | €150 per annum                            |
| Supplementary Gold card  | €110 per annum                            |
| <br>   |   |
| <b>Late payment fee on Credit Cards</b>                            | €5  |
| <b>Penalty fee on outstanding balance</b>                          | 2%  |
| <b>Debit/Credit Card Holders effect point of sale transactions</b> | Free of charge                            |
| <b>Cards sent by Courier Service</b>                               | Cardholder charged as per Courier Tariffs |
| <b>Re-Issue of Cashlink PIN</b>                                    | NIL                                       |
| <b>Re-Issue of MasterCard/VISA Card/Gold Card PIN</b>              | NIL                                       |
| <b>Replacement of Cashlink Card upon expiry</b>                    | Free of charge                            |
| <b>Replacement of lost/stolen Cashlink Card</b>                    | €5  |

|  |        |
|--|--------|
| Replacement of lost/stolen MasterCard/VISA Card        | €5     |
| Replacement of lost/stolen Gold/ Platinum/Flypass Card | €11.50 |

| Legal  |   |                               |
|--|---|-------------------------------|
| Succession   |   |                               |
|  | Estate value                                    | Tariff                        |
| Legal rulings relating to deceased depositors  |   |                               |
| In very exceptional cases, the maximum may be exceeded depending on the amount of work required.                                 | Up to €2,500                                    | €30                           |
|  | €2,501 to €22,000                               | €60                           |
|  | €22,001 +                                       | 0.25% up to a maximum of €200 |
| Out of pocket expenses representing fees per heir paid to the Malta Stock Exchange in relation to transmission of shares / bonds |   | €6.50                         |
| Requests in relation to transmission of shares / bonds   |   | Min €15                       |
| Searches   |   |                               |
| <b>Post-deed Interpretations (Public Registry)</b>   | €20.00 per contracting party                    |                               |
| <b>Post-deed Interpretations (Land Registry)</b>   | €20.00 per property plus out of pocket expenses |                               |
| Periodic updating of Public Registry Searches (normally every 8 years) Min. €30 plus out of pocket expenses.                     |   |                               |

| Safe Depository Services                                      |                        |
|---|------------------------|
| Night Safes   |                        |
| <b>Key Deposit</b> (refundable upon termination of agreement) | €15.00 per key         |
| <b>Lost Keys</b>  | €15.00 per lost key    |
| <b>High Security Bags</b>                                     | €0.12c per bag         |
| <b>Safe deposit Lockers</b>                                   | Min. €31.05*           |
| <b>Boxes and parcels</b>                                      | Min. €9.57*            |
| <b>Replacement Key</b>  | €58.23 per replacement |
| *Depending on size • All charges are inclusive of VAT         |                        |

| Stockbroking - Commission Rates |        |               |        |
|---------------------------------|--------|---------------|--------|
| LOCAL STOCKBROKING              |        |               |        |
| Equities                        |        | Bonds         |        |
| Transaction                     | Tariff | Transaction   | Tariff |
| On the first €15,000            | 1.25%* | On any Amount | 0.25%* |
| On the next €20,000             | 1.00%  |               |        |
| On the next €35,000             | 0.75%  |               |        |
| On the next €230,000            | 0.50%  |               |        |
| In excess of €300,001           | 0.35%  |               |        |

\*Minimum charge per transaction - €11.65 or \$18.00 or £9.00 | Ranges in GBP Sterling and US Dollar available on request | In addition, out of pocket expenses (MSE Transaction fee per deal) apply

| INTERNATIONAL STOCKBROKING                             |        |                            |        |
|--|--------|----------------------------|--------|
| Equities   |        | Bonds                      |        |
| Transaction  | Tariff | Transaction                | Tariff |
| On any Amount  | 1.00%* | On any Amount              | 0.75%* |
| Other Charges Applicable to International Stockbroking |        |                            |        |
| Transaction  |        | Tariff                     |        |
| Safe custody per security (semi-annual)                |        | 0.05% (minimum €4.66)      |        |
| Semi-annual portfolio valuation                        |        | Free of charge             |        |
| Additional valuation                                   |        | €11.65                     |        |
| Transfer in of holdings to BOV as nominee              |        | Free of charge             |        |
| Transfer out of holdings from BOV as nominee           |        | €115.00 per security       |        |
| Coupon/dividend payment to BOV Bank account            |        | €4.66                      |        |
| Coupon/dividend payment by banker's draft              |        | €4.66 + normal bank tariff |        |
| Dividend re-investment                                 |        | €15.00                     |        |
| Rights issue processing                                |        | €5.00                      |        |
| Bonus issue processing                                 |        | Free of Charge             |        |
| Stock – split / consolidation processing               |        | Free of Charge             |        |
| W8-BEN form processing                                 |        | €23.00                     |        |

\*Minimum charge per transaction - €65.00 or equivalent | In addition, out of pocket expenses (Exchange specific fees per deal) may apply