

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 • csc@bov.com

Charges are subject to revision from time to time

Customer Accounts		
Personal		
		Through 24X7
Credit Transfers between accounts	Free of Charge	Free of Charge
Ledger Fees	€4.66 per half yearly on encroachments	
Statement Request	€1.16 per page	€0.93 per page
Stop Payments	€4.66 per request, irrespective of the number of cheques, as long as the cheque numbers are consecutive	
Cheque referred/drawn against insufficient funds (<i>whether honored or dishonored by the Bank</i>)	€23.29 per cheque charged to drawer.	
Standing Orders	Max €10.00 depending on type of transfer. €15.00 if unprocessed due to insufficient funds	
Non-BOV cheque is presented for payment by non-account holder	€4.50 per cheque	
Exchange of coins (<i>number of coins presented to the Bank</i>)	Up to 1,000 coins €1.16 Every additional 1,000 or part thereof €1.16	
Request for entire bags of coins	0.05% of value of bag Min €1.16	
Request for coins when each denomination requested, amounts to less than an entire bag	0.05% of value of the coins + €1.16 per request	
Issue of Bill Payable	€2.91	€1.86
Foreign		
Foreign Cash Deposits deposited into a Foreign Currency Account	1% of amount deposited	
Foreign Cash Withdrawals	0.5% of amount withdrawn	
Purchase of Overseas Foreign Bank Cheques	0.5% (Min €2.33) per item	
Sale of Drafts drawn on Overseas Banks	Up to €1,000 (<i>Plus Foreign Bank Charges when applicable</i>)	€5
	Over €1,000 up to €12,000 (<i>Plus Foreign Bank Charges when applicable</i>)	€10
	Over €12,000 (<i>Plus Foreign Bank Charges when applicable</i>)	€25

24X7 Service

Application Fee including the BOV Securekey	€6.99
Annual Service renewal Fee	€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
Handling Fees	
Re-Routing of PSD Inward Credit Transfers to other Banks in EEA countries	€2.50
Re-Routing of Inward Credit Transfers originating from NON-PSD countries to other Banks	€6.99 + SWIFT Charges
Non-STP ² - <i>Repairs</i>	€20.00
Cancellations / Rejects	€20.00
Electronic Notification	€1.16
Disposal Instructions	€30.00

Outward Credit Transfers	
To EEA ¹ Countries	
Automated Payments	
In Euro via BOV 24X7 Service up to € 1,000	€1.00
In Euro via BOV 24X7 Service over € 1,000	€4.00
In Other Currencies via BOV 24X7 Service	€12.00
Non-Automated - All Currencies	€30.00
Priority Payments (Same-Day-Value)	
Automated Payments	
In Euro via BOV 24X7 Service	€8.00
In Other Currencies via BOV 24X7 Service	€24.00
Non-Automated - All Currencies	€40.00
Handling Fees	
Non-STP ² - <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 ¹ Countries	
0.125% - minimum €2.33 – Maximum €29.12 + Transmission Charge + Foreign Banks' Charges which will be applied as charged by Foreign Banks.	
Handling Fees	
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 ¹ 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' charges instructions imply that the Payer's, Intermediary Bank (if any) and Beneficiary Banks' charges are debited from the payee's account.

'SHA' charges instructions imply that the Payer's Bank and Intermediary Bank (if any) charges are paid by the payer, whereas the Payee's Bank charges are paid by the payee.

'OUR' charges instructions imply that all Banks' (Payer's, Intermediary and Payee's bank) charges are paid by the payer.

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 EEA¹ 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
		€	€	€
BULGARIAN 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 EEA¹ 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

Definitions

Non STP² 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

Transmission charges

€11.65 per message to any destination

Card Services

Visa Card or Master Card Yearly Fee	€21 per annum
Visa Card and Master Card Yearly Fee	€28 per annum
Cashlink Electron Card	Free of Charge
Cashlink Visa Card	Free of Charge
BOV Flypass Business Card Yearly Fee	€35 per annum
Visa Gold Card Yearly Fee	€69 per annum
Platinum Card Yearly Fee	€115 per annum
Cash Advance from BOV Branch	0.40% (Min. €0.23)
Cash Advance from other Banks	€3 plus 0.33%
ATM withdrawals with BOV Credit Card via BOV ATM network	0.4% (Min. €0.23)
ATM withdrawals with BOV Card via other banks' ATM network	€3 plus 0.33%
American Express Card	
Primary Green Card	€20 (per annum)
Primary Gold Card	€110 (per annum)
Primary Platinum Card	€550 (per annum)
Late payment fee on Credit Cards	€5
Penalty fee on outstanding balance	2%
Debit/Credit Card Holders effect point of sale transactions	Free of charge
Cards sent by Courier Service	Cardholder charged as per Courier Tariffs
Re-Issue of Cashlink PIN	NIL
Re-Issue of MasterCard/VISA Card/Gold Card PIN	NIL
Replacement of Cashlink Card upon expiry	Free of charge
Replacement of lost/stolen Cashlink Card	€5
Replacement of lost/stolen MasterCard/VISA Card	€5
Replacement of lost/stolen Gold/ Platinum/Flypass Card	€11.50

Legal		
Succession		
Legal rulings relating to deceased depositors	Estate value	Tariff
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		
Post-deed Interpretations (Public Registry)	€20.00 per contracting party	
Post-deed Interpretations (Land Registry)	€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	
Key Deposit (refundable upon termination of agreement)	€15.00 per key
Lost Keys	€15.00 per lost key
High Security Bags	€0.12c per bag
Safe Deposit Lockers	
Replacement lock to Safe Deposit Lockers	Min. €35
	Reimbursement of actual replacement costs incurred by the Bank
*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*