

# BOV DEBIT & CREDIT CARDS

## Card Fees & Tariffs

**ELECTRONIC BUSINESS UNIT**

**10<sup>th</sup> Jun 2026**

This document informs you about the fees and tariffs that apply to the Bank's Credit and Debit cards.

## DEBIT CARDS

Debit Cards - Issuance Tariffs			
	CashlinkMalta	CashlinkPAY	Cashlink Visa
Joining Fee	NIL	NIL	NIL
Initial Fee	NIL	NIL	NIL
Yearly Fee	NIL	NIL	NIL
Replacement of Cashlink Card upon expiry	NIL	NIL	NIL
Debit Cards - Usage Tariffs			
Transaction at the POS or Online	NIL	NIL	NIL
ATM withdrawals / Cash Advance withdrawal from BOV ATM/ POS in Malta	NIL	NIL	NIL
ATM withdrawals from banks in Malta (other than BOV ATMS)	N/A	€3 plus 0.33%	€3 plus 0.33%
Cash advance withdrawal from other banks in Malta	N/A	€3 plus 0.33%	€3 plus 0.33%
ATM withdrawals / Cash Advance from other banks in EU Countries	N/A	€3 plus 0.33%	€3 plus 0.33%
ATM withdrawals / Cash Advance from other banks in non-EU Countries	N/A	€3 plus 0.33%	€3 plus 0.33%
Exchange Rate adjustment when the currency of the transaction is the same to the currency of the Card account	N/A	NIL	NIL
Exchange Rate adjustment when the currency of <u>any</u> transaction (i.e. card payment or ATM withdrawal) is not the same to the currency of the Card account	N/A	1.25%	1.25%
Other tariffs			
Replacement of damaged card	NIL	NIL	NIL
Replacement of lost/stolen card	€ 5.00	€ 5.00	€ 5.00
Collection of card from the Bank (additional)	€ 10.00	€ 10.00	€ 10.00
Collection of Card from the Bank within 24hrs (additional)	€ 15.00	€ 15.00	€ 15.00
Re-issue of PIN	NIL	NIL	NIL
Collection of PIN from the Bank	€ 10.00	€ 10.00	€ 10.00

## CREDIT CARDS

Credit Cards - Issuance Tariffs				
	Visa Classic	BOV Skypass	Visa Gold Card	Visa Platinum Card
Initial Fee	€ 21.00	€ 35.00	€ 69.00	€ 115.00
Yearly Fee	€ 21.00	€ 35.00	€ 69.00	€ 115.00
First supplementary card, yearly	NIL	€ 12.00	€ 24.00	€ 35.00
Second supplementary and subsequent card, yearly	€ 6.00	€ 12.00	€ 24.00	€ 35.00
Credit Cards - Usage Tariffs				
Transaction at the POS or Online	NIL	NIL	NIL	NIL
ATM withdrawals / Cash Advance withdrawal from BOV ATM/ POS in Malta	0.4% [min €0.23]	0.4% [min €0.23]	0.4% [min €0.23]	0.4% [min €0.23]
ATM withdrawals / Cash Advance from other banks in Malta	€3 plus 0.33%	€3 plus 0.33%	€3 plus 0.33%	€3 plus 0.33%
ATM withdrawals / Cash Advance from other banks in EU countries	€3 plus 0.33%	€3 plus 0.33%	€3 plus 0.33%	€3 plus 0.33%
ATM withdrawals / Cash Advance from other banks in non-EU countries	€3 plus 0.33%	€3 plus 0.33%	€3 plus 0.33%	€3 plus 0.33%
Exchange Rate adjustment when the currency of the transaction is the same to the currency of the Card account	NIL	NIL	NIL	NIL
Exchange Rate adjustment when the currency of <u>any</u> transaction (i.e. card payment or ATM withdrawal) is not the same to the currency of the Card account	1.25%	1.25%	1.25%	1.25%
Late payment fee (first time)	€ 5.00	€ 5.00	€ 5.00	€ 5.00
Late payment fee (two months or more in arrears)	€ 15.00	€ 15.00	€ 15.00	€ 15.00
Provision of copy of statement (per statement)	€ 1.16	€ 1.16	€ 1.16	€ 1.16
Investigation/ Interest Computation: <i>Charged if entry is proved to be correct and no bank error is traced.</i>	€ 20.00	€ 20.00	€ 20.00	€ 20.00
Temporary Increase in limit	€ 10.00	€ 10.00	€ 10.00	€ 10.00
Permanent Increase in limit	€ 20.00	€ 20.00	€ 20.00	€ 20.00
Credit Cards - Other tariffs that apply to both the Main card and any Supplementary Cards				
Replacement of damaged card	NIL	NIL	NIL	NIL
Replacement of lost/stolen card	€ 5.00	€ 11.50	€ 11.50	€ 11.50
Collection of card from the Bank	€ 10.00	€ 10.00	€ 10.00	€ 10.00
Collection of Card from the Bank within 24hrs (additional)	€ 15.00	€ 15.00	€ 15.00	€ 15.00
Re-issue of PIN	NIL	NIL	NIL	NIL
Collection of PIN from the Bank	€ 10.00	€ 10.00	€ 10.00	€ 10.00

## Data Protection

The Bank's privacy notice, which tells you what to expect us to do with the personal information you are providing for this service is available online at <https://www.bov.com/website-privacy-policy> or in hard copy by asking the Bank representative assisting you.