Fee Information Document

Name of the account provider: Bank of Valletta p.l.c.

Account name: Personal Overdraft Account

Date: 01.09.2026

- 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 Tariff of Charges found on the Bank's website BOV Tariff of charges
- A glossary of the terms used in this document is available free of charge.

Service	Fee	
General account services		
Maintaining the account Default paper statements		Free
Request for up-to-date paper statement (update from the last official statement issued)	Over the counter	Free
	Through other channels (including 24x7 and ATM) 1st monthly statement	Free
	Additional requests	€1.50 per statement
Request for back-dated paper statement Immediate print out of statement for up to the previous 10 years	Over the counter	Free

Official statements by post	Requested over the counter	€1.50 per printed page
	Through 24x7	€1.25 per printed page
Statement images	Over the counter	N/A
	Through 24x7 (printable)	Free
Issue of Bill Payable	Per cheque	€5.00
BOV Securekey (Personal)	Per Year	€10.00
	Replacement for willful or negligent damages, loss, or theft	€25.00
Account Inactivity Fee	Applicable to Deposit accounts where no financial withdrawals or deposits were affected for a period of 2 years	€35.00
Early Closure Fee	Applicable when account is closed by customer within six months from the opening date	€10.00
Chequebook orders by post (including postage costs)	20-leaf cheques, per chequebook 40-leaf cheques, per chequebook	€1.50 €2.50
Cheque Images	Per cheque image	€1.25
Stop Payment of BOV cheques	Per request, irrespective of the number of cheques, as long as the cheque numbers are consecutive	€4.66
Cheque Charge to Issuer This charge is applicable to the customer issuing the cheque and calculated according to the date when the cheque is encashed or deposited.	Up to 100 cheques encashed/deposited in one calendar year	Free
	In excess of 100 cheques encashed/deposited in one calendar year	€100 + €1.00 per cheque (in excess of 100 cheques)
Cheque Offence		
Cheque referred/drawn against insufficient funds	Charged to drawer, per cheque, whether honoured or dishonoured by the Bank	€30.00
Repeated Cheque Offence	More than three offences in first month In second month In third month	€10.00 €10.00 Withdrawal of chequebook

Foreign Currency Transactions		
Foreign Cash		
Deposits into a same currency account		1% of amount deposited
Withdrawals from a same currency account		0.5% of amount withdrawn
Foreign Cheque Deposit		
Return of Unpaid Overseas Foreign Bank Cheques	Any cheques purchased by the Bank prior to 1 July 2024 and subsequently returned unpaid will be subject to this charge	€5.00 + 0.5% of cheque value (min. €2.33) or €1.16 (for dividend/interest cheques) + Foreign Bank Charges and any out-of-pocket expenses.
Return of Overseas Foreign Bank Cheques sent for collection	Any cheques purchased by the Bank prior to 1 July 2024 and subsequently returned unpaid will be subject to this charge	€20 + Courier Fee (if applicable) + Foreign Bank Charges and any out-of-pocket expenses
Stop Payment - Foreign Draft drawn on Overseas banks	Any foreign drafts issued by the Bank prior to 1 September 2026	€35.00

Payments		
Sending money		
Non-Automated Payments (Branch) - including SEPA Instant Credit Transfers	All Currencies (per transfer) All Currencies same day value (per transfer)	€30.00 €30.00
Outward Credit Transfers to non-EEA Countries / Non-SEPA	Single Payment by Branch (both applicable for priority and normal value dates)	€30.00 + Foreign Bank's Charges which will be applied as charged by Foreign Banks
Automated Payments (24x7) All Currencies (Outgoing Credit Transfers to EEA Countries / SEPA)	BOV to BOV transfer	Free
In Euro (including SEPA Instant Credit Transfers) In Euro	Up to €1,000 (per transfer) Over €1,000 (per transfer) Priority payments (same day value)	€1.00 €4.00 €8.00 + Intermediary / Correspondent Bank charges will be applied
In Other Currencies (Outgoing Credit Transfers to EEA Countries / SEPA)	Non priority payments	€12.00 + Intermediary / Correspondent Bank charges will be applied
In Other Currencies (to EEA Countries / SEPA)	Priority payments (same day value)	€12.00 + Intermediary / Correspondent Bank charges will be applied
In Other Currencies (Outgoing Credit Transfers to non-EEA Countries / non-SEPA)	Single payment from BOV24x7	€12.00 + Foreign Bank Charges will be applied as charged by Foreign Banks
Execution of Payment instruction letter		€2.00
Over the counter bill payment		€2.50

Receiving money		
Inward credit transfer in EURO (including Instant Payments)	Up to €10,000 Over €10,000	Free €4.00
Other Inward transfers in Foreign Currency	credited to a Euro account up to €5,000 credited to a Euro account over €5,000 credited to a non-Euro account	Free €10.00 €10.00
Standing instructions		
Over-the-counter setup fee		€2.50
BOV to BOV	Same customer	Free
BOV to BOV	Third party payment	€1.00
BOV to other banks		€4.00
Payable to another bank	Pledged against a BOV loan	Free
Unprocessed Standing Instruction	Due to insufficient funds	€20.00
Unprocessed Loan Repayment	Due to insufficient funds	€15.00
Direct debit		
Unprocessed Direct Debit	Due to insufficient funds (charged to authorising customer)	€11.65
Cards and cash		
Providing a debit card CashlinkMalta / CashlinkPAY / Cashlink Visa		
Joining fee		Free
Initial fee		Free
Yearly fee		Free
Replacement of Cashlink Card upon expiry		Free
Cards sent by Courier Service		Cardholder charged as per Courier Tariffs
Other Tariffs CashlinkMalta / CashlinkPAY / Cashlink Visa		
Re-issue of PIN		Free
Replacement of damaged card		Free
Replacement of lost/stolen debit card		€5.00

Card Collection from the bank (additional fee)	€10.00
Card Collection from the bank within 24 hours (additional fee)	€15.00
PIN Collection from the Bank (including 24 hours collection)	€10.00
Debit Cards – Usage Tariffs CashlinkMalta / CashlinkPAY / Cashlink Visa	
Transaction at the POS or online	Free
ATM withdrawals / Cash Advance withdrawal from BOV ATM/POS in Malta	Free
ATM withdrawals from APS ATM	Free
CashlinkMalta	
ATM withdrawals from banks in Malta (other than APS & BOV)	N/A
Cash advance withdrawal from other banks in Malta	N/A
ATM withdrawals / Cash advance from other banks in EU countries	N/A
ATM withdrawals / Cash advance from other banks in non-EU countries	N/A
Exchange Rate adjustment when the currency of the transaction is the same as the currency of the Card account	N/A
Exchange Rate adjustment when the currency of the transaction is not the same as the currency of the Card account	N/A
CashlinkPAY / Cashlink Visa	
ATM withdrawals from banks in Malta (other than APS & BOV)	€3.00 plus 0.33%
Cash advance withdrawal from other banks in Malta	€3.00 plus 0.33%
ATM withdrawals / Cash advance from other banks in EU countries	€3.00 plus 0.33%
ATM withdrawals / Cash advance from other banks in non-EU countries	€3.00 plus 0.33%

Exchange Rate adjustment when the currency of the transaction is the same as the currency of the Card account		Free
Exchange Rate adjustment when the currency of the transaction is not the same as the currency of the Card account		1.25%
Providing a credit card		
Initial fee / Yearly fee	VISA Classic	€21.00
	BOV Skypass	€35.00
	VISA Gold Card	€69.00
	VISA Platinum Card	€115.00
Other Tariffs VISA Classic / BOV Skypass / VISA Gold Card / VISA Platinum Card		
Replacement of damaged card		Free
Collection of card from the bank		€10.00
Collection of card from the bank within 24 hours (additional fee)		€15.00
Re-issue of PIN		Free
Collection of PIN from the bank		€10.00
Replacement of lost/stolen card	VISA Classic	€5.00
	BOV Skypass / VISA Gold Card / VISA Platinum Card	€11.50
Credit Cards – Usage Tariffs VISA Classic / BOV Skypass / VISA Gold Card / VISA Platinum Card		
Transaction at the POS or online		Free
Exchange Rate adjustment when the currency of the transaction is the same as the currency of the Card account		Free

Exchange Rate adjustment when the currency of the transaction is not the same as the currency of the Card account		1.25%
Overdrafts and related services		
Arranged overdraft		
New facility		0.3% (min.€50)
Renewal of facility		0.1% (min.€50)
Facility operating on an excess basis in view of expired review		0.3% p.a. (pro rata for 3 month period); thereafter 0.10% per month (min. €50)
Letter advising excess on overdraft	Per letter	€10.00
Temporary facilities & formally authorised excesses over €2,500	Per quarter on the increase in limit. Minimum €25 for a three-month period per quarter (levied as soon as excess is approved)	0.3%
Informal and unregularised excesses over €2,500	Per month on the end of month overdue balance, provided the account has been overdue for more than 7 days. Minimum €25 per month.	0.3%
Amendment to facility letter	Per request	€30

List of the most representative services linked to a payment account (English version)

	Term	Definition
1	**Maintaining the account**	The account provider operates the account for use by the consumer.
2	**Subscribing and renewing internet, mobile and telephone banking**	The account provider provides the consumer with access for banking services using the internet, mobile or telephone.
3	**Requesting statements**	The consumer requests bank statements, in paper or on other durable medium, over and above those which the payment service provider is required to send by law.
4	**Cash withdrawal or deposit**	The consumer requests to deposit or withdraw cash in or from an account.
5	**Standing order**	The account provider makes regular transfers, on the instruction of the consumer, of a fixed amount of money from the consumer's account to another account.
6	**Providing and renewing a debit card**	The account provider provides a payment card linked to the consumer's account, enabling the latter to withdraw and pay, locally, abroad, and even online. The amount of each transaction made using the card is taken directly and in full from the consumer's account.
7	**Providing and renewing a credit card**	The account provider provides a payment card linked to the consumer's payment account. The total amount of the transactions made using the card during an agreed period is taken either in full or in part from the consumer's payment account on an agreed date. A credit agreement between the provider and the consumer determines whether interest will be charged to the consumer for the borrowing.

8	**Making payments using an International Debit or Credit Card**	The account provider enables the consumer to make payments using an international debit or credit card.
9	**Making payments using a local Debit or Credit Card**	The account provider only enables the consumer to make local payments using a local debit or credit card.
10	**Replacing a card**	The consumer requests a replacement of a card that was lost, stolen or damaged.
11	**Depositing and encashing a cheque**	The consumer presents a cheque, whether local or international, for deposit or encashment.
12	**Stopping a cheque**	The consumer asks the account provider to stop the encashment of a cheque issued by that consumer.
13	**Sending money in Euros to other account in the Single Euro Payment Area**	The account provider transfers money, in Euros, on the instruction of the consumer, from the consumer's account to another account in a SEPA country.
14	**Sending money in other currencies to any other account**	The account provider transfers money, in non-euro currencies, on the instruction of the consumer, from the consumer's account to another account.
15	**Receiving money – Euro**	The consumer receives money in euros from euro account.
16	**Receiving money - other currencies**	The consumer receives money in non-euro currencies from non-euro account.
17	**Arranged overdraft**	The account provider and the consumer agree in advance that the consumer may borrow money when there is no money left in the account. The agreement determines a maximum amount that can be borrowed, and whether fees and interest will be charged to the consumer.
18	**Direct Debit**	The consumer permits someone else (recipient) to instruct the account provider to transfer money from the consumer's account to that recipient. The account provider then transfers money to the recipient on a date or dates agreed by the consumer and the recipient. The amount may vary.

List of the most representative services linked to a payment account (Maltese version)

	Frażi	**Definizzjoni**
1	**Iżżomm il-kont**	Il-fornitur tal-kont jopera l-kont għall-użu mill-konsumatur.
2	**Applikazzjoni u tiġdid għal servizzi bankarji permezz tal-Internet, il- mowbajl jew it-telefown**	Aċċess għas-servizzi bankarji permezz tal-internet, il-mowbajl jew it-telefown tiegħek.
3	**Talba għal-rendikonti bankarji**	Talba għal rendikonti bankarji stampati jew fuq mezz durabbli ieħor oltre minn dawk li l-bank huwa obbligat jibgħat skont il-liġi.
4	**Ġbid ta' flus minn jew depożitu ġo kont**	Talba sabiex konsumatur jiddepozita ġewwa jew jiġbed flus kontanti minn kont.
5	**Ordnijiet permanenti**	Il-fornitur tal-kont jagħmel trasferimenti regolari, wara struzzjoni mill-konsumatur, ta' ammont fiss ta' flus mill-kont tal-konsumatur għal kont ieħor.
6	**Il-forniment jew tiġdid ta' karta ta' debitu**	Il-fornitur tal-kont iforni karta ta' pagament marbuta mal-kont tal-konsumatur li biha jkun jista' jiġbded flus u jagħmel pagamenti lokalment, barra minn Malta u saħansitra onlajn. L-ammont ta' kull transazzjoni blużu tal-karta ta' debitu jittieħed direttament u b'mod sħiħ mill-kont tal-konsumatur.
7	**Il-forniment u tiġdid ta' karta ta' kreditu**	Il-fornitur tal-kont iforni karta ta' pagament marbuta mal-kont tal-pagamenti tal-klijent. L- ammont totali tat-tranżazzjonijiet permezz tal- karta matul perjodu maqbul jittieħed jew b'mod sħiħ jew parzjali mill-kont tal-pagamenti tal-klijent f'data maqbula. Fteħim ta' kreditu bejn il-fornitur u l-konsumatur li jiddetermina jekk hux se jkun hemm imgħax meta l-konsumatur jissellef.
8	**Pagamenti b'użu ta' karta ta' debitu jew karta ta' kreditu internazzjonali**	Meta l-fornitur tal-kont jħalli l-konsumatur jagħmel pagamenti permezz ta' karta ta' debitu jew karta ta' kreditu internazzjonali.
9	**Pagamenti b'użu ta' karta ta' debitu jew karta ta' kreditu lokali**	Meta l-fornitur tal-kont iħalli l-konsumatur jagħmel pagamenti lokali permezz ta' karta ta' debitu jew karta ta' kreditu lokali.
10	**Bdil ta' karta ta' debitu internazzjonali jew Karta ta' kreditu**	Bdil ta' karta ta' debitu internazzjonali jew karta ta' kreditu jew ħruġ ta' karta ġdida f'każ li tintilef, tinsteraq jew titħassar.
11	**Depożitu u tisrif ta' ċekk**	Meta tippreżenta ċekk, kemm lokali kif ukoll internazzjonali, biex jiġi depożitat jew imsarraf.

12	**Twaqqif ta' ċekk**	Meta l-konsumatur jitlob lill-fornitur tal-kont sabiex iwaqqaf ċekk li jkun ħareg il-konsumatur, milli jissarraf.
13	**Tibgħat ewro f'kont ieħor fiż-Żona Unika ta' Pagamenti bl-Ewro (SEPA)**	Trasferiment ta' ewro bejn bank u ieħor fiż-Żona Unika ta' Pagamenti bl-ewro (SEPA), fuq struzzjonijiet tal-konsumatur.
14	**Tibgħat flus fi kwalunkwe munita oħra ħlief l-ewro lil kwalunkwe bank ieħor**	Meta l-fornitur tal-kont jibgħat flus fi kwalunkwe munita oħra ħlief l-ewro, fuq struzzjonijiet tal-konsumatur mill-kont ta' dak il-konsumatur għal kont ieħor.
15	**Tirċievi ewro f'kont bankarju flewro**	Meta l-konsumatur jirċievi pagament f'ewro minn kont ieħor denominat fl-ewro.
16	**Tirċievi flus ġo kont bankarju (mhux denominat fl-ewro) f'Malta f'munita li mhix l-ewro**	Meta konsumatur jirċievi pagamenti f'munita li mhix lewro direttament fil-kont tiegħu li ma jkunx denominat fl-ewro.
17	**Overdraft**	Il-fornitur tal-kont u l-konsumatur jaqblu minn qabel li l-konsumatur jista' jissellef il-flus meta m'hemmx aktar flus fil-kont. Il-ftehim jiddetermina ammont massimu li jista' jiġi misselle f, u jekk it-tariffi u l-imgħax hux se jiġu ċċarġjati lill-konsumatur.
18	**Direct Debit**	Il-konsumatur jippermetti li ħaddieħor (riċevitur) jagħti struzzjonijiet lill-fornitur tal-kont biex jittrasferixxi l-flus mill-kont tal-konsumatur għal dak irriċevitur. Il-fornitur tal-kont imbagħad jittrasferixxi lflus lir-riċevitur f'data jew dati li jkunu maqbula millkonsumatur u r-riċevitur. L-ammont jista' jvarja.