



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

**Account name: Personal Overdraft Account**

**Date: 09.01.2024**

- 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 [Tariff of Charges - Bank of Valletta - BOV Group](#)
- 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> Default paper statements	For customers without BOV 24x7 Free
<b>Request for up-to-date paper statement</b> (update from the last official statement issued)	Monthly requests Free
Additional requests for paper statement: over the counter	Per statement Free
or through digital channels (24x7)	Per statement €1.50
<b>Request for back-dated paper statement</b>	
Over the counter Immediate print	For the previous 10 years Free
Through digital channels (24x7)	Per printed page €1.25
Official statement by post	Per printed page €1.50

Statement images – available for customers through BOV 24X7 free of charge (printable)		Free
Issue of Bill Payable		€5.00
BOV Securekey (Personal)	Per Year	€10.00
	Replacement for willful or negligent damages, loss, or theft	€25.00
Account Inactivity Fee	For accounts that has not been used/idle for two years	€35.00
Early Closure Fee	For account closed by customer within six months from opening date	€10.00
Chequebook orders by post	20-leaf cheques per Chequebook 40-leaf cheques per Chequebook	€1.50 €2.50
Cheque Images	Per image	€1.25
Stop Payment of BOV cheque		€4.66
<b>Cheque Charge to Issuer</b>	This fee is applicable to customers issuing in excess of 100 cheques per annum and calculated according to the date when the cheque is encashed or deposited	
Up to 100 cheques encashed/deposit in one calendar year		Free
More than 100 cheques	Plus EUR1.00 for every cheque thereafter	€100.00
<b>Cheque Offence</b>		
(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 a month)		€10.00
Repeat cheque offence in second month		€10.00
Six Cheques Offences	Discontinue cheque Issuance facilities	
<b>Foreign Cheque Deposit</b>		

<b>Purchase of Overseas Foreign Bank Cheques</b>		
Service will be terminated as from 1st July 2024		
EUR cheques up to €5,000* - except if drawn on a bank in the UK, Germany, Belgium, Andorra, Netherlands, Luxembourg, and Cyprus.	*Minimum amount accepted – cheque amount must exceed the minimum charge	0.5% of cheque value (Minimum €2.33)
GBP & CAD cheques up to the equivalent of €5,000*	*Minimum amount accepted – cheque amount must exceed the minimum charge	0.5% of cheque value (Minimum €2.33)
Dividend and Interest Cheques	Minimum amount accepted – cheque amount must exceed the minimum charge	€1.16
Return of Unpaid Items		€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.
<b>Purchase of Overseas Foreign Bank Cheques sent for Collection</b>		€20 Flat Rate + 0.2% of cheque value + Courier Fee (if applicable) + Foreign Bank Charges
Service will be terminated as from 1st July 2024		
EUR cheques over €5,000 – when not drawn on a bank in UK, Germany, Belgium, Andorra, Netherlands, Luxembourg, and Cyprus.		
EUR cheques over €250 – when drawn on a bank in the UK, Germany, Belgium, Andorra, Netherlands, Luxembourg, and Cyprus		
GBP and CAD cheques over equivalent of €5,000		
AUD cheques over AUD250		
USD cheques over USD250		

<b>Return of Unpaid Items</b>		€20 + Courier Fee (if applicable) + Foreign Bank Charges and any out-of-pocket expenses
<b>Sale of Foreign Drafts drawn on Overseas Banks</b>		€35.00 on All Amounts (Plus Foreign Bank Charges when applicable)
<b>Stop Payment - Foreign Draft</b>		€35.00
<b>Payments (excluding cards)</b>		
<b>Sending money</b>		
Non-Automated	All Currencies	€30.00
In euro via 24x7	Up to €1,000	€1.00
In euro via 24x7	Over €1,000	€4.00
In other currencies via 24x7		€12.00
Non-Automated	All currencies same day value	€40.00
In euro via 24x7	Same day value	€8.00
In other currencies via 24x7	Same day value	€24.00
Non-STP Repairs		€20.00
Cancellations prior Dispatch / Returns / Repairs		€20.00
Investigation	Plus, any out-of-pocket expenses incurred by the Bank	€35.00
Execution of Payment instruction letter		€2.00
Over the counter	Bill payment excluding payments for BOV services	€2.50
<b>Receiving money</b>		
Inward credit transfer	Euro payments up to €10,000	Free
Inward credit transfer	Euro payments over €10,000	€4.00
Non-STP Repairs		€20.00
Cancellations/Rejects		€20.00
<b>Standing order</b>		

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
Depending on type of transfer	Maximum fee	€10.00
Unprocessed Standing Order	Due to insufficient funds	€20.00
<b>Direct debit</b>		
Unprocessed Direct debit	Due to insufficient funds	€11.65
<b>Cards and cash</b>		
<b>Providing a debit card</b>		
BOV CashlinkMalta Card		Free
BOV CashlinkPay Card		Free
BOV Cashlink Visa Card (personal)		Free
Cards sent by courier		Cardholder charged as per courier tariffs
<b>Replacing a card</b>		
Re-issue of PIN		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 (inc.24 hours collection)		€10.00
<b>Providing a credit card</b>		
BOV Visa Classic Card	Yearly fee	€21.00
BOV SkyPass Credit Card	Yearly fee	€35.00
BOV Visa Gold Card	Yearly fee	€69.00
BOV Visa Platinum Card	Yearly fee	€115.00

Cards sent by courier		Cardholder charged as per courier tariffs
Late payment fee on credit cards	1 <sup>st</sup> month 2 <sup>nd</sup> month and subsequent months	€5.00 €15.00
<b>Replacing a card</b>		
Replacement of lost/stolen Visa Card		€5.00
Replacement of lost/stolen Gold/Platinum/ BOV Skypass Card		€11.50
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 (inc. 24 hours collection)		€10.00
<b>Cash withdrawal by means of an ATM</b>		
ATM withdrawal with BOV Credit Card	Via BOV ATM Network	0.40% (min.€0.23)
ATM withdrawal with BOV card	Via other banks' ATM Network	€3.00 plus 0.33%
<b>Overdrafts and related services</b>		
<b>Arranged overdraft</b>		
New facility	Minimum €50	0.3%
Renewal of facility	Minimum €50	0.1%
Letter advising excess on overdraft	Per letter	€10.00
Temporary facilities & formally authorised excesses over €2,500	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	Minimum €25 per month (provided account has been overdue for more than 7 days)	0.3%
Amendment to sanction letter	Per request	€30
Penalty fee on outstanding Credit Card Balance		2%



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

	<b>Term</b>	<b>Definition</b>
<b>1</b>	<b>Maintaining the account</b>	The account provider operates the account for use by the consumer.
<b>2</b>	<b>Subscribing and renewing internet, mobile and telephone banking</b>	The account provider provides the consumer with access for banking services using the internet, mobile or telephone.
<b>3</b>	<b>Requesting statements</b>	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.
<b>4</b>	<b>Cash withdrawal or deposit</b>	The consumer requests to deposit or withdraw cash in or from an account.
<b>5</b>	<b>Standing order</b>	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.
<b>6</b>	<b>Providing and renewing a debit card</b>	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.
<b>7</b>	<b>Providing and renewing a credit card</b>	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.



<b>8</b>	<b>Making payments using an International Debit or Credit Card</b>	The account provider enables the consumer to make payments using an international debit or credit card.
<b>9</b>	<b>Making payments using a local Debit or Credit Card</b>	The account provider only enables the consumer to make local payments using a local debit or credit card.
<b>10</b>	<b>Replacing a card</b>	The consumer requests a replacement of a card that was lost, stolen or damaged.
<b>11</b>	<b>Depositing and encashing a cheque</b>	The consumer presents a cheque, whether local or international, for deposit or encashment.
<b>12</b>	<b>Stopping a cheque</b>	The consumer asks the account provider to stop the encashment of a cheque issued by that consumer.
<b>13</b>	<b>Sending money in Euros to other account in the Single Euro Payment Area</b>	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.
<b>14</b>	<b>Sending money in other currencies to any other account</b>	The account provider transfers money, in non-euro currencies, on the instruction of the consumer, from the consumer's account to another account.
<b>15</b>	<b>Receiving money – Euro</b>	The consumer receives money in euros from euro account.
<b>16</b>	<b>Receiving money - other currencies</b>	The consumer receives money in non-euro currencies from non-euro account.
<b>17</b>	<b>Arranged overdraft</b>	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.
<b>18</b>	<b>Direct Debit</b>	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)

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

<b>12</b>	<b>Twaqqif ta' ċekk</b>	Meta l-konsumatur jitlob lill-fornitur tal-kont sabiex iwaqqaf ċekk li jkun ħareġ il-konsumatur, milli jissarraf.
<b>13</b>	<b>Tibgħat ewro f'kont ieħor fiż- Żona Unika ta' Pagamenti bl- Ewro (SEPA)</b>	Trasferiment ta' ewro bejn bank u ieħor fiż-Żona Unika ta' Pagamenti bl-ewro (SEPA), fuq struzzjonijiet tal-konsumatur.
<b>14</b>	<b>Tibgħat flus fi kwalunkwe munita oħra ħlief l-ewro lil kwalunkwe bank ieħor</b>	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.
<b>15</b>	<b>Tirċievi ewro f'kont bankarju flewro</b>	Meta l-konsumatur jirċievi pagament f'ewro minn kont ieħor denominat fl-ewro.
<b>16</b>	<b>Tirċievi flus ġo kont bankarju (mhux denominat fl-ewro) f'Malta f'munita li mhix l-ewro</b>	Meta konsumatur jirċievi pagamenti f'munita li mhix lewro direttament fil-kont tiegħu li ma jkunx denominat fl-ewro.
<b>17</b>	<b>Overdraft</b>	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 missellef, u jekk it-tariffi u l-imgħax hux se jiġu ċċarġjati lill-konsumatur.
<b>18</b>	<b>Direct Debit</b>	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 l-flus lir-riċevitur f'data jew dati li jkunu maqbula mill-konsumatur u r-riċevitur. L-ammont jista' jvarja.