

General Tariff for Commercial Banking Customers

Issue Date: July 2024



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General Account Tariff

Administration Charge

Minimum Balance Fee

We will charge you a Minimum Balance fee if the average of the combined balances of your savings and current accounts in Malta, does not exceed €200 during the previous quarter. – €10.00 per quarter

When applicable the charge will be applied to the account holder's current or savings account immediately after the end of the previous quarter.

We will not charge a Minimum Balance Fee to the following types of customers/accounts:

1. Customers who have any type of Term Deposit Account;
2. Customers enjoying borrowing facilities;
3. Sole customers who are a party to a joint relationship (with a credit balance);
4. Customers holding HSBC Bank Malta p.l.c Credit Cards, plan with HSBC Life Assurance (Malta) Limited, HSBC Global Asset Management (Malta) Limited products;
5. New customers of HSBC Malta (these will be excluded from this fee for the first six months from the date the customer relationship was set up).

Account Maintenance Fee

| | |
|--|---------------------|
| Sole traders and condominiums | – €12.00 per month |
| Partnerships, Clubs and Associations | – €27.00 per month |
| Companies (For each legal entity) | – €30.00 per month |
| International Companies* (For each legal entity) | – €175.00 per month |

Account Opening Fee

| | |
|-----------------------|-----------|
| Account Opening Fee** | – €100.00 |
|-----------------------|-----------|

*An International Company is defined as a corporate entity registered outside of Malta or whose majority shareholding, 50% or more, is owned by an ultimate parent or holding company which is incorporated and resides outside of Malta.

**The account opening fee is a one time fee charged at account opening stage, and is applicable only to International Companies*

Cashier's order

Issuance of a banker's draft in Euro (for local use only) – €3.50

Early Closure Charge

If an account is closed within 6 months from the date it was opened – €10.00 (Applicable only to Demand Deposit Accounts)

Statements

Monthly statements – Free
 Statements in excess of a monthly frequency – €1.00 per statement
 Duplicate Statements – €1.00 per statement
 Re-print of Statements – €1.00 per page

SWIFT Customers Statement Messages (MT940/MT942)

Frequency:

– Monthly – €5.00 per month
 – Weekly – €10.00 per month
 – Daily – €30.00 per month

Inter Account Transfers

Inter-account transfers by ATM, telephone banking and electronic channels – Free
 Transfers across counter (effected by CSO/teller, customer in attendance) – Free
 Written request to effect a single transfer – Free

Standing Instructions

Set-up in Branch

– €2.50 per instruction

Set-up via electronic channels

– Free

Standing Instructions in favour of any HSBC Group entity established in Malta

– Free (**When no advice required**)

Automated Standing Instructions

– Please refer to Section “Outward Remittance
– Transactions effected through Electronic
Channels”

Standing Instructions not paid due to lack of funds

– €15.00

Standing Instruction that is rejected for three consecutive business days

Balance triggered standing instructions – Without Advice

– €0.50 per payment (Maximum €5.00 per quarter)

Balance triggered standing instructions – With Advice

– €2.00 per payment

Cheque book fee

Applicable per cheque book ordered on any account following the first two free* cheque books (for each entity).

– €5.00 per cheque book

*The two free cheque books are a one-time, non-recurring concession.

High volume cheque user fee

Cheques debited to your accounts (the first 25 cheques debited to any of your accounts per month are free)

– €2.50 per cheque

Stopped Cheques

(applicable whether stop instructions are for one cheque or block of cheques)

Lost or stolen

– €7.00

Signed and undated cheque

– €20.00

Charge is not applicable when cheque-book is mailed by bank and cheque-book lost in transit

Cheque Imaging

Request per cheque image

– €1.00 per cheque

Cheques Returned unpaid by us

Refer to Drawer

– €25.00 per cheque (**Debited to drawer**)

Cheques returned unpaid for other reasons

– €5.00 charge per cheque (**Debited to drawer**)

Cheque Encashment

Encashment of HSBC Malta and other local bank cheques, including CBM (applicable to non-customers only)

– €7.50 per cheque

Issue of Bank's Certificates to Auditors

Charges per certificate issued for each financial year

– €17.50 inclusive of VAT when no lending facilities are held

– €35.00 inclusive of VAT when lending facilities are held

When this requires access to bank's records.

– €25.00 (exclusive of VAT). **The charge will be collected from the bank requesting the report.**

Declarations required for continuation of pension cheques Information Report

– Free of charge

– €25.00 (exclusive of VAT). **The charge will be collected from the bank requesting the report.**

Pledges on HSBC Bank Malta p.l.c. bank accounts in favour of other banks

Registration of pledge

– €50.00 fee

Confirmation of pledge

– €25.00 fee

Coin Exchange Inward

Inward Exchanges/Deposits

– Loose coin

– 2.00% (Minimum €2.50)

– Rolled Coin

– Free

– Central Bank standard sized bag*

– Free

*Discrepancies will be charged full tariff on value of whole deposit – 2.00% – Minimum €2.50

Coin Exchange Outward

Outward Exchanges

- Loose Coin – 2.00% (Minimum €2.50)
- Rolled coin (per roll) – €0.30 per roll
- Rolled coin (whole bags) – €2.50 per bag
- Coin Exchange Machine – €0.15 per roll

Special Clearing

Special Clearing service is no longer available

Special Lodgements (Bill Payments)

Over-the-counter Lodgements

- €1.16 – per lodgement
Charged to customer making the Special Lodgement
Exceptions – VAT bills paid against the debit of an HSBC account

- €2.00 per lodgement
Charged to 3rd Party entity receiving payment

- Free

Lodgements made via electronic channels

- Charged to 3rd Party entity receiving payment
€0.47 per lodgement*
*** Note: Charge is collected automatically as a bulked transaction**

Lending Fees – Commercial Customers

Arrangement Fees

Loans (excluding Corporate Real Estate)

- 0.50% on value of the loan, minimum €150.00 and annual fee of 0.15% on value of outstanding loan limit, minimum €75.00 or;
- Customers may opt to pay whole arrangement fee up-front

Other facilities (excluding Corporate Real Estate)

- 0.50% on value of the facility limit, minimum €150.00

No arrangement fees on Foreign Exchange Lines, Interest Rate Swaps and Daily Settlement Limits are applied if customer holds other lending or GTRF facilities.

Loans (Corporate Real Estate)

- 0.75% on value of the loan, minimum €150.00 and annual fee of 0.15% on value of outstanding loan limit, minimum €75.00, or;
- Customers may opt to pay whole arrangement fee up-front

Other facilities (Corporate Real Estate)

- 0.75% on value of the facility limit, minimum €150.00

Renewal Fees for Revolving or Renewable Facilities

- 0.15% on value of the facility limit, minimum of €75.00

Renewal fees on Foreign Exchange Lines, Interest Rate Swaps and Daily Settlement Limits will not apply if customer holds other lending or GTRF facilities.

When a review of facilities is carried out more than once in a calendar year, the Renewal Fee may be levied upon each review.

For Trade Facilities, please refer to the Trade – Import and Export Trade Finance Facilities.

Arrangement Fees for Temporary Facilities and pre-Authorised Excesses

This charge will apply to the balance exceeding the agreed facility limit

- 50% of normal arrangement fee subject to the same minimum. If converted to permanent facilities the remaining 50% is to be charged.

Urgent Requests for lending

- €175.00, plus applicable arrangement fee.

Commitment Fees

This charge will be applied on any undrawn portion of the loan facility and is to be collected by the Bank as from the date of issuance of the Facility Offer Letter. Such charge shall be calculated as follows:

- For amounts less than or equal to €100K (excluding Corporate Real Estate)
- For amounts in excess of €100K (excluding Corporate Real Estate)
- Corporate Real Estate

- 0.50% p.a.
- 0.75% p.a.
- 1.00% p.a.

If, by not acknowledging the Facility Offer Letter, the facility is not taken up, a full refund of the commitment fee already collected as at the date of cancellation of the facility will be provided by the Bank.

Rescheduling Fees

Credit facilities that are rescheduled

- 0.50% of rescheduled amount, minimum €150.00

Notes:

- **Applicable where there is an extension given to the term of the original loan**
- **Charge is applicable also in cases of transfers from an Overdraft to a Rescheduled Overdraft**
- **Not applicable to personal facilities**
- **Not applicable in cases where customer is seeking postponement of one instalment in a loan repayment programme and provided that the final term of loan remains unchanged**

Administration Fee for Overrunning/Encroachment

Applicable to Savings and Current Accounts overdrawn or in excess of an approved facility

- €15.00 per month or part thereof

Interest rates for Overrunning or Encroachments

The standard margin for encroachment
Where there is no approved facility in place

- 5.00% over the Commercial Lending Reference Rate currently set at 2.35%

The standard margin for excesses/arrears
Where the approved facility limits are exceeded/overrun

- 3.00% over and above the agreed rate*
*** This applies to the portion of the amount that is in excess or in arrears**

Bank Appointed Architect Fees

Tariff Structure (All fees are denominated in Euro currency and exclusive of VAT) (Applicable as from 1st July 2024)

| Type of Property | Property Size (Total Internal + External sqm) Limit | Valuation Fee up to Property Size Limit (see note 1) | Valuation Fee over Property size Limit (see note 1) | Additional fees | | |
|---|--|--|---|----------------------------|--|-------------------------------------|
| | | | | Rental Income Report | Revenue / Project Costs Report (see note 2) | EPC Certificate (see note 3) |
| Residential / ODZ Category | | | | | | |
| Apartment / Maisonette / Penthouse | 120 | 400 | 500 | 250 | N/A | 400 |
| Terraced house / House of Character / Townhouse | 150 | 500 | 600 | 250 | N/A | 450 |
| Villa / Bungalow / Palazzo / Farmhouse | 400 | 600 | 700 | 250 | N/A | 500 |
| Garage (residential) | 100 | 300 | 400 | 250 | N/A | 300 |
| Undeveloped plot of land (outside development zone) | 1100 | 350 | 500 | 250 | N/A | 300 |
| Commercial Category | | | | | | |
| Commercial Building / Office | 1000 | 1000 | 1500 | 500 | 750 | 750 |
| Garage (commercial / yard) | 250 | 350 | 500 | 250 | 500 | 400 |
| Car Park | 1100 | 400 | 750 | 250 | 750 | 500 |
| Retail Shop / Supermarket | 500 | 500 | 1250 | 250 | 750 | 500 |
| Showroom | 500 | 500 | 1000 | 500 | 500 | 500 |
| Warehouse / Store | 400 | 450 | 750 | 500 | 500 | 500 |
| Small Factory / Industrial Workshop | 1500 | 500 | 1000 | 1000 | 500 | 500 |
| Large Factory / Manufacturing Plant | 5000 | 1000 | 3000 | 2000 | 750 | 750 |

| <i>Type of Property</i> | <i>Property Size (Total Internal + External sqm) Limit</i> | <i>Valuation Fee up to Property Size Limit (see note 1)</i> | <i>Valuation Fee over Property size Limit (see note 1)</i> | <i>Additional fees</i> | | |
|---|--|--|---|-------------------------------------|---|--|
| | | | | <i>Rental Income Report</i> | <i>Revenue / Project Costs Report (see note 2)</i> | <i>EPC Certificate (see note 3)</i> |
| Going Concern (Specialist) Category | | | | | | |
| Educational Premises / School / Nursery | 1000 | 800 | 2500 | 500 | 1000 | 750 |
| Sports Facility (Ground / Gym) | 1000 | 500 | 1000 | 500 | 1000 | 750 |
| Animal Farm / Fish Farm | 1000 | 500 | 1000 | 500 | 1000 | 750 |
| Clinic / Veterinary | 400 | 500 | 1500 | 750 | 750 | 750 |
| Hospital / Old People Home | 1000 | 750 | 2500 | 750 | 1500 | 750 |
| Petrol Station | 500 | 500 | 1000 | 500 | 750 | 500 |
| Concrete / Tarmac Plant | 1100 | 700 | 1000 | 250 | 750 | 500 |
| Restaurant / Bar / Cafe` / Take Away | 150 | 400 | 1000 | 750 | 750 | 750 |
| Small Hotel / Boutique Hotel / Guest House | 1000 | 1000 | 2500 | 1500 | 1500 | 1200 |
| Medium Hotel | 5000 | 2500 | 4000 | 2000 | 2000 | 1300 |
| Large Hotel | 25000 | 5000 | 10000 | 2500 | 5000 | 1500 |
| Development Category | | | | | | |
| Development of Residential Block / land in development zone intended for residential development | 1000 | 750 | 1000 | 500 | 500 | 750 |
| Development of Commercial / Mixed-use Block / land in development zone intended for commercial or mixed-use development | 5000 | 1000 | 1500 | 750 | 500 | 750 |

Note 1: Where property being revalued had already been valued by the same architect in the last four (4) years and where there was no material change to the building, its structure and condition, the revaluation shall be charged at 50% of the Valuation Fee.

Note 2: Flat rate of €150 applies for each project progress report and completion report.

Note 3: EPC registration fee, where applicable, to be billed separately.

Note 4: In extraordinary circumstances a different fee from the above structure may be negotiated and agreed between the Architect and the customer. In such cases written notification of such agreement must be provided by the Architect to the Bank.

Note 5: International Valuers / Project Monitor - Fee to be advised on a case-by-case basis.

Legal Fees

Legal Fees

Periodical interpretation of searches of customers

Up to Loans/Overdrafts limits of €25,000
€25,001 and over in Loans/Overdrafts limits

Contract of waivers, subrogations, postponements, cancellations, reductions

Conservation of Special Privilege

Special Hypothecs

Up to €100,000

€100,001 and over

Deed of conversion

Public Registry

- €2.00 per inscription examined – minimum €25.00
- In addition to fees/charged by Public Registry
- €75.00
- €75.00 for the first €25,000, plus €3.00 for every €2,500 or part thereof, over €25,000 (Maximum €2,000.00)
- €350 (excluding VAT) plus Public/Land Registry Registration Fees as per their Standard Tariff.
- €50.00

- €75.00
- €75.00 for the first €100,000, plus €5.00 for every €100,000 or part thereof, over €100,000
- €233.00 for each deed of conversion

Certain public registry charges are collected upon signing of deed of any facility and for any amount facility.

These as such represent charges levied by the Public Registry not by the Bank.

Insurance Policies taken as collateral

Insurance Policies

- The bank will collect from the customer those fees that may be claimed by the relevant insurance company for the pledging of any insurance policies as may be applicable.

HSBCnet – Corporate and International Package

HSBCnet – Corporate and International Package

Accounts held with any HSBC Bank Malta p.l.c. or any other HSBC Group entity

All transaction types (1) and full services, including:

File Upload (2) Report Writer (3) and Receivable Finance (4)

1. All transaction types include: inter-account transfers, priority payments, Eurozone payments, bill payments and time deposit management.
2. File Upload refers to the ability to transmit bulk payment instructions to the Bank, typically for salary payments.
3. Report Writer gives you the ability to create customised reports and with Automated File Delivery you will be able to receive them in your inbox on the day and at the time that you need them.
4. Receivable Finance refers to our invoice discounting functionality.
5. Internet Trade Finance gives you the ability to perform import/export related transactions and enquiries

– Monthly fee €23.00

No of Accounts

Accounts refer to current and savings transactional accounts that are used for receipts and payments, and do not include fixed term deposit accounts, loan accounts or credit card accounts.

- Up to 10 – Free
- 11 to 25 – €3.00 (per account in excess of 10, monthly)
- 26 to 50 – €2.50 (per account in excess of 25, monthly)
- Over 50 – €1.50 (per account in excess of 50, monthly)

Active Users

- Up to 10 – Free
- 11 to 15 – €5.00 (per user in excess of 10, monthly)
- 16 to 20 – €4.00 (per user in excess of 15, monthly)
- Over 20 – €3.00 (per user in excess of 20, monthly)

HSBCnet – Commercial and Business Banking Package

HSBCnet – Commercial and Business Banking Package

Accounts held with HSBC Bank Malta p.l.c.

All transaction types (1) and selective services, including:

Receivable Finance (2) and Internet Trade Finance (3)

1. All transaction types include: inter-account transfers, priority payments, Eurozone payments, bill payments and time deposit management.
2. Receivable Finance refers to our invoice discounting functionality.
3. Internet Trade Finance gives you the ability to perform import/export related transactions and enquiries

Accounts

Accounts refer to current and savings transactional accounts that are used for receipts and payments, and do not include fixed term deposit accounts, loan accounts or credit card accounts.

Active Users

– Monthly fee €10.00

– Up to 5 – Free

– Over 5 – €3.00 (per account in excess of 5, monthly)

– Up to 5 – Free

– Over 5 – €5.00 (per user in excess of 5, monthly)

HSBCnet – Enquiry Package

HSBCnet – Enquiry Package

Accounts held with HSBC Bank Malta p.l.c.

Accounts

Accounts refer to current and savings transactional accounts that are used for receipts and payments, and do not include fixed term deposit accounts, loan accounts or cred card accounts.

Active Users

– Monthly fee – €5.00

– Up to 5 – Free

– Over 5 – €3.00 (per account in excess of 5, monthly)

– Up to 5 – Free

– Over 5 – €3.00 (per user in excess of 5, monthly)

HSBCnet Mobile

HSBCnet Mobile

– Free

Outward Remittances – Transactions Effected through Electronic Channels

Outward Remittances Charges **– Transactions effected through electronic channels**

| | |
|---|----------|
| Transfer to your account with HSBC Bank Malta p.l.c. | – Free |
| Transfer to third party account with HSBC Bank Malta p.l.c. | – Free |
| SEPA* Payments | |
| Up to €1,000 | – €0.15 |
| €1,000.01 and over | – €0.75 |
| Non-SEPA* Payments | |
| Any Amount in Euro | – €4.00 |
| Other Currencies | – €12.00 |

Outward Remittances – Transaction not processed through Electronic Channels

Outward Remittances Charges – Payments not processed through electronic channels

Any amount for all currencies

– €30.00 per request

Urgent same day value transfer to local or overseas beneficiary (any amount)

– €40.00 per request

Inward Remittances

Inward Payments

Euro Payments including SEPA*

€0.01 up to €10,000.00

– Free

€10,000.01 and above

– €4.00

Foreign Currency

credited to a Euro account up to €5,000

– Free

Foreign currency payments credited to a Euro account €5,000.01 and above

– €10.00

Foreign currency credited to non-Euro accounts

– €10.00

Other charges applicable to payments

Other charges applicable to payments

| | |
|--|----------------------|
| Repairs (Amendments) on payment instructions | – €20.00 Per request |
| Rejects (Funds returned unpaid by Beneficiary/Intermediary Bank) of payment instructions | – €20.00 Per payment |
| Disposal Instructions (Proof of payment) | – €30.00 Per request |
| Investigation Fees – Tracer Request | – €20.00 Per request |
| Cancellation/ Recall requests on payment instructions | – €20.00 |

Charge applicable once payment has been accepted by the bank. Please note that payments cannot be cancelled once these have been processed at the bank's end however we can request a recall of funds which may need the Beneficiary's permission.

SEPA* Direct Debits

SEPA* Direct Debits

| | |
|--|---------|
| Customer Making the payment | – Free |
| SEPA* Direct Debits Returned by us due to insufficient funds | – €5.00 |

*SEPA is the Single Euro Payments Area, which at the date of these conditions of use is made up of the twenty seven Member States of the European Union, three EEA (European Economic Area) countries namely; Iceland, Liechtenstein and Norway, as well as six Non-EEA countries (to which geographical scope has been extended), being Andorra, Monaco, San Marino, Switzerland, United Kingdom, Vatican City State (along with Saint-Pierre-et-Miquelon, Guernsey, Jersey and Isle of Man).

Customers can make and receive payments in Euro whether between or within national boundaries under the same basic conditions, rights and obligations, regardless of their locations within the SEPA.

Foreign Exchange

FX – Forward Contracts Transactions

Utilisation of a forward-exchange contract (Take-up or Close-out)

– €11.65

Foreign Currency Transactions settled in Same Currency

Purchase of spot currency against sale of foreign currency notes

Example: Debit an account designated in United States Dollars and sale of United States Dollar Bank Notes.

Sale of spot currency against purchase of foreign currency notes

Example: Purchase of United States Dollars Bank Notes and credit to an account denominated in United States Dollars.

– Revaluation Rate applied, plus a 0.50% commission

– Revaluation Rate applied, plus a 2.00% commission

Foreign Exchange Exchanged for a different Foreign Currency

Incoming/Outward SWIFT Transfers

Purchase/Sale of Foreign Currency Notes

Note: The Bank requires four working days' notice for the supply of foreign currency notes in excess of the equivalent of €10,000.

– Applicable Cash Buy/Sell Spot Rate of the date of transaction

Global Trade and Receivables Finance

Imports

Exports

Guarantees and Standby Documentary Credits

Receivables Finance

Sundry Fees

Imports

Documentary Credits (DCs)

- Issuing Fee
 - Opening/Commitment Fee
 - Usance Fee
 - Payment Fee
 - Amendment Fee
- €75.00
 - 0.10% per month, minimum 3 months, minimum €50.00
 - 0.10% per month, minimum €50.00
 - 0.20%, minimum €50.00, maximum €2000.00
 - €50.00 per amendment

Inward Bills for Collection (IBCs)

- Processing and Payment Fee
 - Avalisation Fee (Pour Aval)
 - Collection handled between two local banks
- 0.30% minimum €75.00 maximum €1000.00
 - 0.10% per month, minimum €50.00
 - 50% of the HSBC Commissions and any holding charges are to be claimed/passed on from/to the other bank

Buyer Loans

- Arrangement Fee (New or Increases)
 - Renewal Fee
 - Administration Fee
 - Payment Transfer Fee (Not applicable for bills against DCs and IBCs)
 - Loan extension Fee
- 0.50% on value of the facility, minimum €150.00
 - 0.15% on value of the facility, minimum €75.00
 - €25.00 per drawdown
 - 0.30%, minimum €25.00, maximum €50.00 per drawdown
 - €25.00 for each extension to the due date

Exports

Documentary Credits (DCs)

- Advising Fee
 - Advising 'through other banks'/Passing forward another bank's credit
 - Advising Amendments 'through other banks'/Passing forward another bank's amendment
 - Amendments fee

 - Confirmation Commission*

 - Payment Fee
 - Negotiating Fee*

 - Discrepancy Fee
 - Usance Commission

 - Documentary Bills Negotiated*

 - Transfer commission
 - Assignment Fee
 - Acceptance Fee
- €120.00
 - As advised Case by Case, minimum €120.00
 - As advised Case by Case, minimum €60.00.
 - €60.00 per amendment.

 - Price on application given for each quarter (minimum €120.00 per quarter) or part thereof, calculated for the total period at risk (validity and usance)*
 - 0.30%, minimum €150.00
 - Price on application given for each quarter (minimum €120.00 per quarter) or part thereof, calculated for the total period at risk (validity and usance)*
 - Variable, minimum €50.00 for each set of documents
 - Price on application, given for each quarter, or part thereof. Applicable to unconfirmed DCs where the Bank accepts a term draft

 - Interest is charged to date of receipt of proceeds at the rate advised to you* A flat fee of €50.00 will also be payable

 - 0.30% (minimum €150.00) of the amount transferred
 - 0.20% (minimum €150.00) of the amount assigned
 - €60.00 flat fee per presentation for usance DCs

*These charges are dependent on our assessment of the risk involved at the time of the transaction and may vary from country to country and from time to time without notice.

Outward Bills for Collection (OBCs)

– Processing/Payment fee

– 0.30%, minimum €75.00 maximum €1000.00

Seller Loans

– Arrangement Fee

– 0.50% on value of the facility, minimum €150.00

– Renewal Fee

– 0.15% on value of the facility, minimum €75.00

– Administration Fee

– €25.00 per drawdown

– Payment transfer Fee (not application for Bills against DCs and OBCs)

– 0.30%, minimum €25.00, maximum €50.00 per drawdown

– Loan extension Fee

– €25.00 for each extension to the due date

Guarantees and Standby Documentary Credits

- Performance Guarantees/Bid/Tender Bonds
- Customs/Shipping Guarantees
- *In case of cash covered held with bank, 0.5% tariff applies, minimum €80.00 per annum or part thereof**
- Financial Guarantees – Guarantees Issued to support various types of financial obligation of the applicant
- Court Case/Litigation/Open-Ended Guarantees (subject to bank's discretion)
- Guarantees in Lieu of loans and/or other credit facilities
- Advance payment Guarantees
- Guarantees issued on behalf of other banks
- Renewal of Guarantees
- Advising other Bank Guarantees
- Guarantees contra multiple counter indemnities
- Amendments
- Guarantee is not as per bank's standard text
- Guarantee text necessitates Legal advice and/or Legal approval
- Execution/Payment fee – Domestic Guarantee is claimed (full or partial claim)
- Execution/Payment fee – International Guarantees and/or Standby Documentary Credits
- Urgent Requests
- 0.80% per annum or part thereof (minimum €80.00)*
- 0.80% per annum or part thereof (minimum €80.00)*
- 2.00% per annum of part thereof (minimum €80.00)
- 2.00% per annum of part thereof (minimum €80.00)
- 2.00% per annum of part thereof (minimum €80.00)
- 2.00% per annum of part thereof (minimum €80.00)
- Charge in line with issuance fees as per above but may vary according to the bank/country risk in accordance with the going market rates. Minimum fee €300.00 per issuance
- Renewals are charged in line with the above criteria
- 0.125% (minimum €150.00, Maximum €1000.00)
- Additional 0.15%, minimum €80.00 per annum or part thereof. Applicable on each additional counter indemnity received
- €60.00 per amendment
- €100.00 additional fee
- €100.00 additional fee
- €50.00 (and any other out of pocket expenses)
- Payment Fee as per Import Documentary Credits
- €50.00 additional fee

Note applicable to all Guarantee/Standby Documentary Credit Fees

- Fees for guarantees issued on behalf of/to other banks are exclusive of said other banks fees and/or expenses.
- Guarantee fees are payable up-front on issuance and quoted on an annual basis. Guarantee tariffs are calculated per quarter or part thereof.

Please also refer to 'Sundry fees' page.

Receivables Finance

- Arrangement Fee (New or Increases)
 - Renewal Fee
 - Service Charge

 - Discounting Charge
- 0.50% on the value of the facilities, minimum €150.00
 - 0.15% on the value of the facility, minimum €75.00
 - Variable (details will be provided by the Bank on the Purchase of Debt Agreement but subject to:
 - Disclosed Invoice Finance a minimum fee of €5,000.00 per annum
 - Disclosed Invoice Finance for Smaller Businesses a minimum fee of €3,000.00 per annum
 - Undisclosed Invoice Discounting a minimum fee of €4,000.00 per annum
 - Variable (Details will be provided by the Bank on the Purchase of Debt Agreement)

Sundry Fees

- Postage Fees
 - Local
 - €5.00 per item
 - €10.00 per item
 - Foreign
- Courier Fee
 - €45.00 per item
- SWIFT/Tracers
 - €15.00 per SWIFT message
- Delivery Orders/Transport Documents consigned to the order of the Bank
 - €100.00 for each Delivery Order
 - €20.00 for each month or part thereof
- Handling charge for each complete month that bill remains unpaid
 - €150.00 additional fee
- Documentary Credits received or issued by Air Mail
 - €40.00 (plus any out of pocket expenses)
- Protest Fee
 - €100.00 applicable for example but not limited to:
 - If more than 6 documents are presented per set
 - Complex reimbursement instructions
 - Complex payment instructions
 - Excessive conditions
 - Letter of Credit over three pages
 - Description of goods in excess of 50 words
- Excessive Details Fee

Business Debit Card (VISA)

Card fees

| | |
|----------------------------|--------|
| Business Debit Card | – Free |
| Each additional Card/Cards | – Free |

Transaction fees

| | |
|---|-------------------------|
| Withdrawals from HSBC Bank Worldwide ATMs | – Free |
| Withdrawals from non HSBC Bank Worldwide ATMs (both locally and overseas) * | – €2.50 per transaction |

Currency Conversion Fees

| | |
|--|--------|
| Transactions made overseas incur the following currency conversion fee: Euro transactions | – Free |
|--|--------|

| | |
|------------------------|---------|
| All other transactions | – 1.75% |
|------------------------|---------|

Investigation fees on Disputed Transactions

| | |
|--|--------|
| Where an investigated transaction shows to be an error on the part of HSBC Bank Malta p.l.c., or the merchant. | – Free |
|--|--------|

| | |
|---|------------------------------|
| Where our investigations show that the transaction was correct and/or the entry was not a result of any error by the bank/merchant. | – €25.00 inclusive of VAT |
|---|------------------------------|

Collection of cards and/or PINs

| | |
|---|--------|
| Card/PIN are normally sent to your mailing address. | – Free |
|---|--------|

| | |
|--|--|
| Card/PIN are collected personally from Operations Centre or from any one of our offices. | – €10.00* *Waived if request is initiated by bank. |
|--|--|

Card replacement fee

| | |
|--|---------|
| Requests for a card replacement | – €5.00 |
| Requests for a replacement of a lost/stolen card | – €5.00 |
| Requests for a card replacement due to a change in surname | – Free |

Business Credit Card (VISA)

Card fees

| | |
|--------------------------------------|-----------------------|
| Business Credit Card | – €56.00 p.a. |
| Each additional business credit card | – 23.00 per card p.a. |

Transaction fees – cash withdrawals

| | |
|---|--|
| Withdrawals from HSBC Bank Malta ATMs | – 0.3% on the amount withdrawn, minimum €0.60 per transaction |
| Over the counter Cash Advances and Withdrawals from non-HSBC Bank Malta ATMs (both locally and overseas) ** | – 1% on the amount withdrawn, minimum €5.00 |

Late payment fees

Payment Amount and Due Date are shown on your latest statement. If payment is delayed you will be charged as follows:

| | |
|---|----------|
| First month | – €5.00 |
| Monthly thereafter until payments are regularised | – €15.00 |

You may settle your account online through our Internet Banking platform or by direct debit.

Over limit fee

| | |
|--|----------|
| When the 'Closing Balance' on your statement exceeds your credit limit | – €15.00 |
|--|----------|

* and **: Other local and foreign banks may charge additional fees for the use of their ATM/s.

Overseas emergency charges

Cash disbursement – US\$160

Duplicate Credit Card Account Statement Fees

Per page – €1.00

Reactivation of Credit Card Accounts

If your card has been suspended due to account not conducted according to the Cards Conditions of Use and is subsequently reactivated, a fee of €12.00 is charged upon reactivation.

Cash Advances

This includes ATM withdrawals, cash withdrawn over the counter, purchase of gaming chips, traveller's cheques, foreign currency and transfer of funds from credit card accounts. Interest is charged on the balance outstanding from the date the transactions are posted to the account until the date the balance is paid in full.

Purchases

We do not charge interest on any purchases shown in a statement if you repay the full amount you owe to us within the 56 days' grace period (i.e. if you repay the full amount you owe us on that statement date by the next payment due date). However, if you do not settle your outstanding full purchase amount within the grace period, we will charge interest from the date that transaction was added to your account until the amount you owe us has been repaid in full.

Annual Rate

The rate of interest shall be 6.25% p.a. over the Bank's Base Rate, presently 2.50% p.a., the current effective rate being 8.75% p.a., calculated on the daily debit balance.

Applicable for both Visa Business Credit Card and Debit Business Card

Currency Conversion Fees

Transactions made overseas incur the following currency conversion fee:

Euro transactions.

– Free.

All other transactions

– 1.75%

Investigation fees on Disputed Transactions

Where an investigated transaction shows to be an error on the part of HSBC Bank Malta p.l.c., or the merchant.

– Free

Where our investigations show that the transaction was correct and/or the entry was not a result of any error by the bank/merchant.

– €25.00
inclusive of VAT

Collection of cards and/or PINs

Card/PIN are normally sent to your mailing address.

– Free

Card/PIN are collected personally from Operations Centre or from any one of our offices.

– €10.00*

***Waived if request is initiated by bank.**

Card replacement fee

Requests for a card replacement

– €5.00

Requests for a replacement of a lost/stolen card

– €5.00

Requests for a card replacement due to a change in surname

– Free