



Fee Information Document



Name of Account Provider: Lombard Bank Malta p.l.c.

Account Name: Basic Payment Account [PostaPay&Save Payment Account]

Date: 09.10.2025

- 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 at www.lombardmalta.com/en/lombard-bank-general-tariff.
- A glossary of the terms used in this document is available free of charge.

Service	Fee
General account services	
Maintaining an account	
Default Statements	Free
Non-default Statement frequency	Weekly Statements
	€60.00
Additional Statements	Daily Statements
	€250.00
Duplicate Statements	In excess of monthly frequency
	€1.50
Back-dated of 8 years and over	Per page
	€1.50(max €120)
Dormant Account Fee	Per page
	€25.00(max€120)
Returned Mail	Yearly
	€25.00
Internet Banking	Due to change of address not notified.
	€25.00
Registration (New Application)	One-Time Fee
	€15.00
Software Token	Issuing & Renewing
	Free
Payments (excluding cards)	
Banker's Draft	
Issue of Banker's Draft	€5.00
Repurchase	Free

Standing Orders		
Set-up		€5.00
Sending money in Euro	to other Lombard Bank account	Free
	to another bank account	€4.00
	for each payment by Bankers Draft	€5.00
Standing order not effected	due to lack of funds	€10.00
Sending Money		
Euro to other account in the Single Euro Payment Area SEPA & Instant Payments	Up to €1000	€1.00
	Over €1000	€4.00
Payments Non-SEPA and in other currencies	Other Transfers (min fee €10.00 – max €60.00)	0.125%
	with charge option OUR - EURO	€35.00
	with charge option OUR – USD	\$35.00
	with charge option OUR – GBP	£35.00
	with charge option OUR – AUD	AUD35.00
	with charge option OUR – CAD	CAD35.00
	with charge option OUR - CHF	CHF35.00
	Same Day Value – Double above fee	
	Over the counter (additional to above)	€25.00
	Non-STP per transfer	€10.00
Receiving Money	Repair Charges	€50.00
	SEPA & Instant Payments	Up to and including €10,000 Over €10,000
		Free €4.00
Other Currencies and Non-SEPA	Any amount (min fee €10.00 – max €60.00)	0.125%
Cards and cash		
International Debit Card		
Debit Card Issuing and Renewal		Free
Additional Debit Card	One Time Setup Fee	€25.00
	Yearly Renewal Fee	€10.00
Card Replacement Fee	Damaged or Change of details	€10.00
Lost and Stolen Block Fee	Includes Card Replacement	€10.00
Re-issue of PIN		€5.00
Cash Withdrawals & Payments		
Cash Withdrawal in EUR from	Lombard Bank ATMs	Free
	Non-Lombard ATMs in Malta & EEA	€1.00
	Non-EEA Bank ATMs	0.33% min €5.00

Foreign Exchange Fee	Non-Euro ATM Cash Withdrawal and Non-Euro payment using International Debit Card (per transaction value)	3%
On-Line Money Transfer		€1.00
SMS Notification for Card Transaction	Foreign Carrier charges may apply	Free
Investigation/Chargeback Fee	Per transaction claimed	€25.00
Overdrafts and related services		
Service not available		
Other services		
Encashing a Cheque (Euro)		
Lombard Bank cheques and drafts		Free
Central Bank of Malta cheques		Free
Other local banks' personal cheques and bankers' drafts		€5.00

Lombard Bank Malta p.l.c. Glossary of Terms

	Term	Definition
1	Maintaining the account	The account provider operates the account for use by the customer.
2	Subscribing and renewing Internet Banking	The account provider provides the customer with access for banking services using the internet.
3	Requesting Statements	The customer 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 customer, of a fixed amount of money from the customer's account to another account.
6	Providing and renewing a debit card	The account provider provides a payment card linked to the customer'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 customer's account.
7	Providing and renewing a credit card	The account provider provides a payment card linked to the customer's payment account. The total amount of the transactions made using the card during the agreed period is taken either in full or in part from the customer'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 customer to make payments using an international debit or credit card.
9	Replacing a card	The customer requests a replacement of a card that was lost, stolen or damaged.
10	Depositing and encashing a cheque	The customer presents a cheque, whether local or international, for deposit or encashment.

11	Stopping a cheque	The customer asks the account provider to stop the encashment of a cheque issued by that consumer.
12	Sending money in Euros to other account in the Single Euro Payment Area	The account provider transfers money, in Euro, on the instruction of the customer, from the customer's account to another account in a SEPA country.
13	Sending money in other currencies to any other account	The account provider transfers money, in non-euro currencies, on the instruction of the customer, from the customer's account to another account.
14	Receiving money - Euro	The customer receives money in euros from euro account.
15	Receiving money – other currencies	The customer receives money in non-euro currencies from non-euro account.
16	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.
17	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.

Lombard Bank Malta p.l.c. Termini Bil-Malti

	Termini	Definizzjonijiet
1	Iżzomm il-kont	Il-fornitur tal-kont jopera l-kont għall-użu mill-konsumatur.
2	Applikazzjoni u tiġdid għal servizzi bankarji permezz tal-Internet	Aċċess għas-servizzi bankarji permezz tal-internet.
3	Talba għall-rendikonti bankarji	Talba għal rendikonti bankarji pprintjati jew fuq mezz durabbli iehor 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 jigbed 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 iehor.
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' jigbde flus u jagħmel pagamenti lokalment, barra minn Malta u saħansitra online. L-ammont ta' kull tranżazzjoni bl-użu tal-karta jittiehed 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 jittiehed 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.
8	Pagamenti b'użu ta' karta tad-Debitu jew karta tal-Kreditu Internazzjonali	Meta il-fornitur tal-kont jhalli l-konsumatur jagħmel pagamenti permezz ta' karta tad-Debitu jew karta tal-Kreditu Internazzjonali.
9	Bdil tal-karta tad-Debitu Internazzjonali jew Karta tal-Kreditu	Bdil tal-karta jew ħruġ ta' karta ġdida f'każ li tintilef, tinsteraq jew tithassar.
10	Depożitu u tisirif ta' ċekk	Meta tippreżenta ċekk, kemm lokali kif ukoll internazzjonali, biex jiġi depożitat jew imsarraf.
11	Twaqqif ta' ċekk	Meta l-konsumatur jitlob lill-fornitur tal-kont sabiex iwaqqaf ċekk li jkun hareġ il-konsumatur, milli jissarraf.
12	Tibgħat ewro f'kont iehor fiż-Żona Unika ta' Pagamenti bl-Ewro (SEPA)	Trasferiment ta' ewro bejn bank u iehor fiż-Żona Unika ta' Pagamenti bl-Ewro (SEPA), fuq struzzjonijiet tal-konsumatur.

13	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.
14	Tirċievi ewro f'kont bankarju fl-ewro	Meta l-konsumatur jirċievi pagament f'ewro minn kont ieħor denominat fl-ewro
15	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 l-ewro direttament fil-kont tiegħu li ma jkunx denominat fl-ewro.
16	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 missellef, u jekk it-tariffi u l-imgħax hux se jiġu ċċarġjati lill-konsumatur.
17	Direct Debit	Il-konsumatur jippermetti li ħaddieħor (ripevitur) jagħti struzzjonijiet lill-fornitur tal-kont biex jittrasferixxi l-flus mill-kont tal-konsumatur għal dak ir-ripevitur. Il-fornitur tal-kont imbagħad jittrasferixxi l-flus lir-ripevitur f'data jew dati li jkunu maqbula mill-konsumatur u r-ripevitur. L-ammont jista' jvarja.