

General Tariff for Personal Banking Customers

Issue Date: April 2024



General Tariff

Contents

Current and Savings Accounts	3
Administration Fee	4
Global Transfers	6
Banking Service	6
Inheritance Fees	7
Coin Exchange Services	7
Online Banking	7
Personal Overdrafts	8
Personal Loans	8
Additional Fees on Personal Loans and Overdrafts Secured by Property	8
Payments Tariff	9
Foreign Currency Drafts and Foreign Cheques	10
Foreign Currency transactions	10
Mortgages	11
International Debit Cards	13
Credit Cards	14
Guarantees	12

General Tariff

Current and Savings Accounts

Cheques returned unpaid by us		
Refer to Drawer	€25.00	per cheque
Any other reason	€5.00	per cheque
Stopped Cheques (applicable whether stop instructions are for one cheque or a block of cheques)		
Lost or stolen	€7.00	
Signed and undated	€20.00	
Cheque Imaging – Individual Request	€1.00	per image
Standing Orders		
One time setup fee	€2.50	(over the counter)
	€0.00	(via online Banking)
	€2.50	(via outward transfer)
Standing order payable to another account with HSBC Bank Malta p.l.c.	€0.00	
Standing order payment by Cashier's Order	€2.00	per payment
Automated Standing Instructions	€1.00	for Euro payments under €1000.00
	€4.00	for Euro payments over €1000.00
	€12.00	for all other currencies
Balance triggered Standing Order w/o advice	€0.50	per payment (max €5 per quarter)
with advice	€2.00	per payment
Standing Orders unpaid due to lack of funds	€15.00	(charged after 3 unsuccessful attempts)
Statements		
Re-print of Statements (not applicable for Premier customers)	€1.00	per page
Extra Statements (in excess of a monthly frequency)	€1.00	per statement
Paper statements mailed to customers subscribed to PIB (not applicable for Premier customers)	€1.00	per page maximum €5.00
Over the counter transactions effected through an Online Savings account	€2.50	

General Tariff

Administration Fee

Minimum Balance Fee

€10.00

Per quarter

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.

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 you the Minimum Balance Fee if:

- 1 You have been charged the Customer Account Fee (CAF) in the previous month (see next page for details on CAF) ; or
- 2 You have any type of Term Deposit account including Bonus accounts; or
- 3 You are a student (a customer who is up to 30 years of age and is currently following a full-time studies programme) or a minor (a person under 16 years of age) or hold a Karus Account; or
- 4 You hold one of the following products: a Home Loan, a Home Owner loan, a Personal loan, Overdraft; or
- 5 You are a Credit Card holder (Main Account holder only)
- 6 You hold any policy or plan with HSBC Life Assurance (Malta) Limited; or
- 7 You hold any holdings of HSBC Global Asset Management (Malta)Limited products; or
- 8 You are a new customer of HSBC Malta (you will be excluded from this fee for the first six months from the date when your customer relationship was set up).

General Tariff

Customer Account Fee (CAF)

€5.00

Per month

We will charge a monthly CAF to personal customers who do not qualify for the below exemptions.

You meet one of the income exemptions:

- you pay in a minimum of €2100 (€1250 if 61 years old or over), over the 3-month period into any of your current or savings accounts held with HSBC Bank Malta p.l.c. (transfers made between accounts held by the same customer(s) (in both joint and sole name), are not taken into account);
- you receive a disability, medical sickness or unemployment government assistance benefit paid directly into your HSBC Bank Malta p.l.c. accounts, irrespective of the amount;
- you receive your local Social Security pension (Age, Two Thirds Pension, Widows Pension, or other pension), directly paid into your HSBC Bank Malta p.l.c. accounts, irrespective of the amount;
- a part of your local Social Security pension pays for your home for the elderly expenses and the remainder is paid directly into your HSBC Bank Malta p.l.c. accounts, irrespective of the amount.

You meet one of the product exemptions:

- you hold one of the following products: Home Loan, Home Owner Loan, Personal Loan, or Wealth Products distributed through HSBC Bank Malta p.l.c.;
- you are already paying the monthly HSBC Advance proposition fee;
- you are a student (a customer who is up to 30 years of age and is currently following a full-time studies programme) and hold a HSBC Student Account.

You meet one of the other exemptions:

- you are a minor (a person under 16 years of age);
- you are a new customer of HSBC Bank Malta p.l.c. (applies for the first six months from the date on which your customer relationship was set up);
- you are a member of a joint account where any one of the other account holders meets any of the exemption criteria above;
- you only hold a Term Deposit/s account with HSBC Bank Malta p.l.c.;
- you hold a supplementary credit card where the main card holder meets any of the exemption criteria;
- you are registered with the Commission for the Rights of Persons with Disability (CRPD), are not eligible for a Social Security Disability benefit, **and have provided us with the relevant documentation;**
- you are only in part-time employment with your salary paid into your HSBC Bank Malta accounts, irrespective of the amount, **and have provided us with the relevant documentation.**

Closure of Account Fee

€10.00

If an account is closed within 6 months from the date it was opened an administration charge will be levied.

General Tariff

Interest Rate on Encroachments		
Applicable margin over Bank's Base Rate	5.00%	
The Bank's Base rate is 2.5%		
Special Lodgements	€1.16	Exceptions – VAT bills paid against the debit of an HSBC account
Over the Counter Lodgements	€2.00	Charged to 3rd Party entity receiving payment
Lodgements made via electronic channels	€0.00	
Special Lodgement Charge to 3rd Party entity receiving payment	€0.47	Per Lodgement, collected as a bulk transaction
Emergency Encashment to Personal Banking Customers	\$20.00	Maximum encashment allowed \$500.00
Emergency Encashment for Advance and Premier Customers	€0.00	
Global Transfers		
When using Me to Me Transfers otherwise SEPA fees apply		
Global Transfers for Advance Customers	€0.00	
Global Transfers for Premier Customers	€0.00	
Banking Services		
Issuance of a Cashier's order	€3.50	
Issue of Bank certificate to auditors (Charges per certificate issued per each financial year)		
When no advances facilities are held	€17.50	Inclusive of VAT
When advances facilities are held	€35.00	Inclusive of VAT
Other declarations/certificates issued by the Bank	€25.00	(Exclusive of VAT) When this requires access to bank's records
Pledges on balances held on our books in favour of other Banks.		
Registration of pledge	€50.00	
Confirmation of pledge	€25.00	

General Tariff

Encashment of HSBC Malta and other local bank cheques, including CBM (applicable to non-customers only) €7.50

Inheritance Fees

Legal Fees	€7.00	per account upon settlement of estate
Payment of privileged bills:	€7.00	per privileged bill
Enquiries/Retrieval of Documents (Readily available)	€15.00	per enquiry
Enquiries/Retrieval of Documents (From Archives)	€50.00	Administrative Fees per inquiry
Estate Value up to €200	€0.00	
Estate Value between €200.01 and €5,000.00	€40.00	
Estate Value between €5,000.01 and €25,000.00	€60.00	
Estate Value Over €25,000.00	€100.00	

Coin Exchange Services

Inward Exchanges		
Loose coin	2.00%	(Minimum €2.50)
Rolled coin	€0.00	
Small bags	€0.00	
Central Bank standard sized bag*	€0.00	
Rounding up (10 coins max)	€0.00	
Deposits into Karus Account	€0.00	
*Discrepancies will be charged full tariff on value of whole deposit	2.00%	(Minimum €2.50)
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 (per roll)	€0.15	per roll

Online Banking

Subscribing and renewing online, mobile and telephone banking €0.00

General Tariff

Replacement Security device	€0.00	
Personal Overdrafts		
Processing Fee	€0.00	
Interest Rate on Excesses		
Applicable margin over the rate stated in the facility letter	3.00%	per annum
Personal Loans		
Processing Fee	Not applicable	
Interest Rate on Arrears		
Applicable margin over the rate stated in the facility letter	3.00%	per annum
Additional Fees on Overdrafts Secured by Property		
Periodical interpretation of searches of customers	€2.00	per inscription examined – minimum €25.00
Contract of waivers, subrogations, postponements, cancellations, reductions	€50.00	

General Tariff

Payments Tariff

Receiving money – EURO

€0.01 < €10,000	€0.00
€10,000.01 and over	€4.00

Receiving money – Other Currencies

Payments credited to a euro account up to €5,000	€0.00
Payments credited to a euro account over €5,000	€10.00
Payments credited to a non-euro account (any amount)	€10.00

Sending money in EURO

SEPA payment Automated Instructions	
€0.01 < €1,000	€1.00
€1,000.01 and over	€4.00
Non-SEPA Payment Automated Instructions	€4.00
Non-SEPA Payment Non Automated instructions (Request through Branch)	€30.00
Urgent instructions	€40.00
Transfer to your account with HSBC Bank Malta p.l.c.	€0.00
Transfer to Third Party Accounts with HSBC Bank Malta p.l.c.	€0.00

Sending money in other Currencies

Payment Automated Instructions	€12.00
Non Automated Payment Instructions	€30.00
Urgent instructions for all instructions (any amount)	€40.00
SEPA Direct Debit	
Customer making a payment	€0.00
SEPA Direct Debits Returned by us due to insufficient funds	€5.00

Other Tariffs

Repairs (Amendments) on payment Instructions	€20.00
Rejects (Funds returned unpaid by Beneficiary/Intermediary Bank) of payment instructions	€20.00
Cancellations requests of payment instructions	€20.00
Disposal Instructions (Proof of payment)	€30.00
Investigation Fees – Tracer request	€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.

Changes to charges and fees contained herein may be made and will be advised to you in accordance with the General Terms and Conditions for Current, Savings and Credit Card Accounts.
Approved and issued by HSBC Bank Malta p.l.c., 116, Archbishop Street, Valletta VLT1444. HSBC is a public limited company regulated by the Malta Financial Services Authority and licensed to carry out the business of banking in terms of the Banking Act (Cap.371 of the Laws of Malta). (Ref No. 39312 – 03/24)

General Tariff

Foreign Currency Cheques drawn on Local Banks

Cheques in foreign currency drawn on local banks €0.00

Foreign Currency transactions

Purchase of spot currency against sale of foreign currency notes 0.50% commission

Sale of spot currency against purchase of foreign currency notes 2.00% commission

Note: These charges apply also to transactions on CFC accounts irrespective of the currency in which the CFC a/c is denominated.

General Tariff

Mortgages

Processing Fee		
Classic Home Loan	Not applicable	
HomeOwner Loan	0.30%	(Minimum €50, Maximum €450) Premier customers benefit from a 50% discount (min. €50), and Advance customers benefit from a 25% discount (min. €50).
Bridging Loan	0.50%	(Maximum €1,400)
Interest Only Home Loan	0.50%	(Maximum €1,400)
Buy to Let Loan	0.30%	(Maximum €700)
Processing (Legal) Fee (to apply on all above products)	€200	Premier customers benefit from a 50% discount
Commitment Fee		
Variable Interest Rate Extension Fee (on undrawn balances after expiry of sanction letter)	0.10%	(Minimum €15, Maximum €40, charged quarterly)
Fixed Interest Rate Extension Fee (for one-time three month extension after expiry of sanction letter)	€40.00	
Sanction Letter Amendment Fee	€15.00	
Post-Deed Updating of Searches Fee		
Post-deed updating of searches and Public Registry fees	€30.00	
Additional fee for each property in a Land Registration Area	€20.00	
Regular Updating of searches	€13.90	(every 8 years)
Bank Appointed Architect Fees (based on property value)		
Up to €400,000	€200.00	
€400,001 up to €750,000	€250.00	
€750,001 up to €1,000,000	€450.00	
€1,000,001 up to €1,500,000	€750.00	
€1,500,001 and over	€1000.00	
Cost of certification for progress reports	€50.00	(excl of VAT)
Fixed Interest Rate Booking Fee	€100.00	

General Tariff

Guarantees

Performance Guarantees	0.80%	per annum or part thereof (minimum €80.00). In case of cash covered held with bank, 0.5% tariff applies, minimum €80.00 per annum or part thereof
Customs/Shipping Guarantees	0.80%	per annum or part thereof (minimum €80.00). In case of cash covered held with bank, 0.5% tariff applies, minimum €80.00 per annum or part thereof
Court Case/Litigation/Open-Ended Guarantees (subject to bank's discretion)	2.00%	per annum or part thereof (minimum €80.00)
Renewal of Guarantees		Renewals are charged in line with the above criteria
Urgent Requests	€50.00	additional fee
Other Guarantee types may also be available *		

* Please refer to the General Tariff for Commercial Banking Customers ([link](#)) for the applicable full guarantee tariff, guarantee types and other costs that may apply. Terms and conditions, and certain restrictions on guarantee products and services provided may apply for Personal Banking customers. Further information can be obtained from our Contact Centre or Branches.

Changes to charges and fees contained herein may be made and will be advised to you in accordance with the General Terms and Conditions for Current, Savings and Credit Card Accounts. Approved and issued by HSBC Bank Malta p.l.c., 116, Archbishop Street, Valletta VLT1444. HSBC is a public limited company regulated by the Malta Financial Services Authority and licensed to carry out the business of banking in terms of the Banking Act (Cap.371 of the Laws of Malta). (Ref No. 39312 – 03/24)

General Tariff

International Debit Cards

Cash withdrawals

Premier Visa International Debit Card

ATM withdrawals from HSBC Bank worldwide €0.00

ATM withdrawals from non HSBC Bank worldwide ATMs (both locally and abroad) * €0.00

Advance Visa International Debit Card

ATM withdrawals from HSBC Bank worldwide €0.00

ATM withdrawals from non HSBC Bank worldwide ATMs (both locally and abroad) * €0.00

Visa International Debit Card

ATM withdrawals from HSBC Bank worldwide €0.00

ATM withdrawals from non HSBC Bank worldwide ATMs (both locally and abroad) * €2.50 per transaction

Student Visa International Debit Card

ATM withdrawals from HSBC Bank worldwide €0.00

ATM withdrawals from non HSBC Bank worldwide ATMs (both locally and abroad) * €1.75 per transaction

Making International Payments

Currency Conversion Fee (Transactions other than EURO) 1.75%

Other Fees

Replacing a lost/damaged card €0.00

Card and/or PIN mailed by post €0.00

Card and/or PIN collected personally from any HSBC office €10.00

Urgent request for replacing a card (not applicable for Premier customers) €30.00

Investigations/Charge Back (waived if entry is proved to be an error on the part of the bank/merchant) €25.00

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

General Tariff

Credit Cards *

Providing and renewing a Credit Card

Premier Credit Mastercard

Premier Credit Mastercard	€0.00
First Supplementary Card	€0.00
Second and subsequent supplementary cards	€0.00

Advance Visa Platinum Credit Card

Advance Visa Platinum Credit Card	€0.00
First Supplementary Card	€0.00
Second and subsequent supplementary cards	€25.00 p.a.

Classic Visa Credit Card/Classic Credit Mastercard

Visa &/or Mastercard Classic Credit Card	€21.00 p.a.
Visa and Mastercard Classic Credit Cards	€30.00 p.a.
First Supplementary Card	€0.00
Second and subsequent supplementary cards	€7.00 p.a.

Cash Withdrawal

Premier Credit Mastercard

ATM withdrawals from HSBC Bank Worldwide and over the counter Cash Advances from HSBC Bank Malta p.l.c.	€0.00	
ATM withdrawals from non-HSBC Bank worldwide ATMs (both locally and abroad) **	€0.00	
Over the counter cash advances from HSBC Bank Worldwide (excluding HSBC Bank Malta p.l.c.)	€0.00	
Over the counter cash advances from non-HSBC Banks (both locally and abroad)	1%	minimum €5 per transaction

Advance Visa Platinum Credit Card

ATM withdrawals from HSBC Bank Worldwide and over the counter Cash Advances from HSBC Bank Malta p.l.c.	0.3%	minimum €0.60 per transaction
ATM withdrawals from non-HSBC Bank worldwide ATMs (both locally and abroad) **	1%	minimum €5 per transaction
Over the counter cash advances both locally and abroad (excluding HSBC Bank Malta p.l.c.)	1%	minimum €5 per transaction

Classic Visa Credit Card/Classic Credit Mastercard

ATM withdrawals from HSBC Bank Worldwide and over the counter Cash Advances from HSBC Bank Malta p.l.c.	0.3%	minimum €0.60 per transaction
ATM withdrawals from non-HSBC Bank worldwide ATMs (both locally and abroad) **	1%	minimum €5 per transaction
Over the counter cash advances both locally and abroad (excluding HSBC Bank Malta p.l.c.)	1%	minimum €5 per transaction

* Other charges may be charged by VISA/Mastercard directly in accordance with the VISA/Mastercard card schemes.

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

General Tariff

Making International Payments

Currency Conversion Fee (Transactions other than EURO) 1.75%

Overseas emergency services - Cash Disbursement Fee

Classic Visa Credit Card/Classic Credit Mastercard USD160.00

Advance Visa Platinum Credit Card USD100.00

Premier Credit Mastercard USD100.00

Other Fees

Replacing a lost/damaged card €0.00

Card and/or PIN mailed by post €0.00

Card and/or PIN collected personally from any HSBC office €10.00

Urgent request for replacing a card (not applicable for Premier customers) €30.00

Investigations/Charge Back (waived if entry is proved to be an error on the part of the bank/merchant) €25.00

Late Payment Fee €5.00 first month
 €15.00 subsequent months

Over Limit Fee €15.00

Reactivation of Suspended Cards due to account not conducted as per applicable terms and conditions €12.00

Duplicate statement request (not applicable for Premier customers) €1.00 per page