



Fee Information Document



APS Bank plc

Account name: Savings Accounts/Current Accounts/Aplus/Basic Payment Account/Virtual Account/

01.09.2020

- 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.apsbank.com.mt/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	
<ul style="list-style-type: none">• Default Statements• Additional Statements	€0.00
	Requested more often than monthly frequency for non-line users €3.00
<ul style="list-style-type: none">• Duplicate Statement	To be sent by post (Per Sheet) €2.00
<ul style="list-style-type: none">• Bills Payable	€5.00
<ul style="list-style-type: none">• Internet Banking Mobile Method	€0.00
<ul style="list-style-type: none">• Internet Banking Token Method (per annum)	€10.00
<ul style="list-style-type: none">• Damaged or Unreturned Token	€35.00
Payments (excluding cards)	
Sending money	
<ul style="list-style-type: none">• € to Eurozone Countries (myAPS)	Up to €1,000 €1.00
	Equivalent of €1,000.01 and over €4.00
<ul style="list-style-type: none">• € to Eurozone Countries (Over the counter)	€30.00
<ul style="list-style-type: none">• Payments Non-SEPA and in all other currencies	Over the counter €30.00
	myAPS €12.00

<ul style="list-style-type: none"> • SWIFT Payment Investigation 		€25 + out of pocket expenses
Receiving money		
<ul style="list-style-type: none"> • SEPA Inward Transfer 		€0.00
	Up to €10,000	€4.00
	Over €10,000.01	
<ul style="list-style-type: none"> • Non-SEPA in all other currencies 		€0.00
	Payment in € up to €10,000	€4.00
	Payment in €10,000.01 and over	€0.00
	Payments in all other currencies up to €5,000	€10.00
	Payments in all other currencies €5,000.01 and over	
Standing Order (SO)		
<ul style="list-style-type: none"> • Set- up Fee 		€5.00
<ul style="list-style-type: none"> • Set- up Fee through myAPS 		€0.00
<ul style="list-style-type: none"> • Transfer Between APS account to another APS account 		€0.00
<ul style="list-style-type: none"> • Unprocessed Standing Order advances related facility repayment due to insufficient finds 		€15.00
<ul style="list-style-type: none"> • Standing Order Transferred to another Bank 		€4.00
	Processing charge (per transfer)	€0.00
	Unprocessed SO not advances related	
Direct Debits		
<ul style="list-style-type: none"> • Direct Debit returned due to insufficient funds 		€10.00
Cheque Encashment		
<ul style="list-style-type: none"> • APS Bank Cheques 		€0.00
<ul style="list-style-type: none"> • Other local Bank's Bank Draft and personal cheques 	Encashment subject to Managers discretion (Charge Only applicable to non-customers)	€5.00
<ul style="list-style-type: none"> • Central Bank of Malta Cheques 	Charges only applicable to non-Customers	€5.00

Cards and cash	
Providing a debit card	
• Visa Debit Card Issuing	€0.00
• Replacing Lost/Damaged Visa Card	€5.00
Cash withdrawal	
• Cash withdrawals effected through ATM with VISA sign [APS ATMs]	€0.00
• Cash withdrawals effected through ATM with VISA sign [All other domestic banks]	(i) First 4 Withdrawals per month €0.00 (ii) From 5th Withdrawal (charge per withdrawal) €2.00
• Cash withdrawals effected through ATM with VISA sign [International banks]	€3.50
Making Payments	
• Euro Payments using the Visa Debit Card	€0.00
Overdrafts and related services	
Arranged overdraft	
• Visa Overdraft • Aplus Overdraft	Renewal Fee Per annum €10 Renewal Fee Per annum 0.15% per annum, Min €50 per annum
Other services	
• Virtual Account over the counter transaction	€2.00
• Stop payment of cheques	• Per request over the counter/Customer Support Centre €10.00 • Per request through myAPS € 5.00 • More than 1 Cheque over the counter/Customer Support Centre €15.00 • More than 1 cheque though myAPS €10.00

Approved and issued by APS Bank plc APS Centre, Tower Street, Birkirkara BKR 4012, Malta.

APS Bank plc is licensed by the Malta Financial Services Authority as a credit institution.

Glossary Of Terms

English

Term	Definition
Arranged overdraft	The account provider and the customer agree in advance that the customer 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 customer.
Cash withdrawal or deposit	The customer requests to deposit or withdraw cash in or from the account.
Depositing and encashing a cheque	The consumer presents a cheque, whether local or international, for deposit or encashment.
Direct debit	The customer permits someone else (recipient) to instruct the account provider to transfer money from the customer's account to that recipient. The account provider then transfers money to the recipient on a date or dates agreed by the customer and the recipient. The amount may vary.
Maintaining the account	The account provider operates the account for use by the customer.
Making payments using an International Debit Card	The account provider enables the consumer to make payments using an international debit card.
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 consumer's account.
Receiving money - Euro	The consumer receives money in Euros from Euro account.
Receive money- other currencies	The consumer receives money in non-euro currencies from non-euro account.
Replacing a card	The consumer requests a replacement of a card that was lost, stolen or damaged.
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.
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.

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.
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.
Stopping a cheque	The consumer asks the account provider to stop the encashment of a cheque issued by that consumer.
Subscribing and renewing internet banking	The account provider provides the consumer with access for banking services using the internet.

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Maltese

Termini	Definizzjonijiet
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-imghax hux se jiġu ċċarġjati lill-konsumatur.
Ġbid ta' flus minn jew depożitu ġo kont	Talba sabiex konsumatur jiddepożita ġewwa jew jiġbed flus kontanti minn kont.
Depożitu u tisirif ta' ċekk	Meta tipprezenta ċekk, kemm lokali kif ukoll internazzjonali, biex jiġi depożitat jew imsarraf.
Direct Debit	Il-konsumatur jippermetti li haddiehor (riċevitur) jagħti struzzjonijiet lill-fornitur tal-kont biex jittrasferixxi l-flus mill-kont tal-konsumatur għal dak ir-riċevitur. 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.
Iżżomm il-kont	Il-fornitur tal-kont jopera l-kont għall-użu mill-konsumatur.
Pagamenti b'użu ta' karta tad-Debitu Internazzjonali	Meta il-fornitur tal-kont jhalli l-konsumatur jagħmel pagamenti permezz ta' karta tad-Debitu Internazzjonali.
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' jiġbed 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.
Tirċievi Ewro f'kont bankarju fl-Ewro	Meta l-konsumatur jirċievi pagament f'Ewro minn kont ieħor denominat fl-Ewro.
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.
Bdil tal-karta tad-Debitu Internazzjonali	Bdil tal-karta jew hrug ta' karta ġdida f'każ li tintilef, tinsteraq jew tithassar.
Talba għall-rendikonti bankarji	Talba għal rendikonti bankarji pprintjati jew fuq mezz durabbli ieħor oltre minn dawk li l-bank huwa obligat jibgħat skont il-liġi.
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.
Tibgħat flus fi kwalunkwe munita oħra hlief l-Ewro lil	Meta l-fornitur tal-kont jibgħat flus fi kwalunkwe munita oħra hlief l-Ewro, fuq struzzjonijiet tal-konsumatur mill-kont ta' dak il-konsumatur għal kont ieħor.

kwalunkwe bank ieħor	
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.
Twaqqif ta' ċekk	Meta l-konsumatur jitlob lill-fornitur tal-kont sabiex iwaqqaf ċekk li jkun hareg il-konsumatur, milli jissarraf.
Applikazzjoni u tiġdid għal servizzi bankarji permezz tal-Internet, il-mowbajl jew it-telefown	Aċċess għas-servizzi bankarji permezz tal-internet.

Dan id-dokument inħareġ mill-APS Bank plc (C2192) li topera mill-APS Centre, Triq it-Torri, Birkirkara BKR4012, Malta. L-APS Bank plc hija liċenzjata bħala istituzzjoni ta' kreditu mill-Awtorità għas-Servizzi Finanzjarji ta' Malta u hija awtorizzata biex tipprovdi servizzi ta' pagament.