

This leaflet is a guide to certain charges on some of the Bank's products and services. Charges for any service not listed will be advised on request or when the service is provided. You may wish to keep this leaflet with your Bank statements for future reference. Our staff will be pleased to answer your queries relating to our services, products and charges. Please visit one of our Branches and Agencies or contact our Customer Support Centre on telephone number +356 2122 6644 or write to the manager on csc@apsbank.com.mt. You can also visit www.apsbank.com.mt.

ADVANCES – DESCRIPTION OF TRANSACTION AND CONDITION		CHARGE	
Processing Fee: *	New Borrowing Facilities up to € 7,000 – Flat Fee	€ 75	
	New sanctioned facilities over € 7,000:	Secured by Cash / Bank / Govt Guarantee	Min of 0.175% (Min € 75 – Max € 1,000)
		Secured by quasi – cash	Min of 0.20% (Min € 75 – Max € 1,200)
		Secured by collateral other than above	Min of 0.25% (Min € 100 – Max € 1,500)
	New sanctioned property related facilities (i.e. For rental or resale)		Min of 0.40% (Min € 1,000)
	Temporary Facilities and Authorised Excesses:	Urgent Requests	€ 70
		Temporary Requests	50% of Processing Fee (Min € 50)
	Loan Products:	YSSS	No charge
		APLUS (First Residential Unit)	€ 100
		APLUS (Secondary Residential Unit)	Min of 0.25% (Min € 200 – Max € 1,000)
AGRIPLUS		Min of 0.1% (Min € 50)	
Virtual Account		No Charge	
Renewal Fee	Overdraft Facilities less than € 5,000: Secured by Cash / Bank / Govt Guarantees	€ 10	
	Overdraft Facilities less than € 5,000: Unsecured or secured by other collateral, other than Cash / Guarantees	€ 30	
	Overdraft Facilities over € 5,000: Secured by Cash	€ 20	
	Overdraft Facilities over € 5,000: Secured by Bank / Govt Guarantees	€ 35	
	Overdraft Facilities over € 5,000: Unsecured or secured by other collateral, other than Cash / Guarantees	Min of 0.15% (Min € 50)	
Encroachment Fee:		€ 25 per month or part thereof	
Commitment Fee: on unutilised loan limits including APLUS and AGRIPLUS		Min of 0.25% p.a.	
Rescheduling Fee: Applicable when repayment arrangements are being extended beyond the original term		Min of 0.30% (Min € 30)	
Penalty Interest: applicable on the amount of unauthorised encroachments, excesses on overdraft limits and loan repayments in arrears		2% p.a.	
Special Guarantee:	€1 to € 70,000	Min of 0.175% per quarter (Min €50 p.a.)	
	€ 70,001 to € 600,000	Min of 0.15% per quarter	
	€ 600,001 to € 1,200,000	Min of 0.125% per quarter	
	Above € 1,200,000	Min of 0.1% per quarter	
	<i>Other charges may apply for other considerations</i>		

Other charges apply for legal services, property valuations, pledging of credit balances and merchandising services.

* All urgent facilities which need to be fast tracked will attract an additional fee of € 70

CARDS – DESCRIPTION OF TRANSACTION AND CONDITION		CHARGE
Premier Card		No Charge
Replacement of lost / damaged Premier Card		€ 3
APS VISA Debit Card:	First Card	€ 15 p.a.
	Additional Card/s	€ 10 p.a.
Re-Issue of lost / damaged VISA Debit Card		€ 15
Emergency VISA Card replacement when cardholder is abroad		\$ 225
Emergency cash disbursement when cardholder is abroad		\$ 175
Cash Advance & ATM withdrawals:	Premier Card	No Charge
	VISA Debit Card (used at APS's or BOV's ATM / Branch)	No Charge
	VISA VISA Debit Card (used at any other ATM / Bank's Branch)	€ 2.56 plus 0.33% of EUR equivalent
Others:	Re-issue of PIN	€ 3
	Collection of card from branch	€ 3
	ATM unauthorised withdrawal from Saving Account	€ 10
Credit Limit on VISA Debit Card:	Processing Fee	€ 25
	Renewal Fee	€ 20 p.a.
	Temporary Increase in limit	€ 10

FOREIGN – DESCRIPTION OF TRANSACTION AND CONDITION		CHARGE
Outward Payment Orders In All Currencies and EUR payments which are Non-SEPA	Commission	0.125% (Min €3 – Max € 25)
	plus SWIFT Charge	€ 12
Same day value payment in EUR, USD & GBP currencies only – Additional Charge		€ 10
Outward SEPA Credit Transfer:	APS 365 ONLINE – Up to € 1,000	No Charge
	APS 365 ONLINE – Over € 1,000	€ 4
	Over the counter (any amount)	€ 12
Inward Payments:	Payment in EURO – Up to € 10,000	No Charge
	Payment in EURO – € 10,000 and over	€ 4
	Payment in all other currencies (any amount)	€ 10
Inward SEPA Credit Transfer: Any amount		No Charge
Bills Negotiated:	Dividend / Interest Cheques	0.50% (Min € 2 – Max € 25)
	Pensions	0.35% (Max € 25)
	All Other Cheques	0.50%
Issue of Foreign Drafts: An additional charge of AUD 5.00 applies for cheques issued in AUD		0.125% (Min € 10 – Max € 25)
Foreign Cash Exchange:	Purchase of Foreign Cash to Local Cash	€ 1
	Foreign Cash Deposited into Same Currency A/C	1.5% (Min € 2)
	Foreign Cash Withdrawal from Same Currency A/C	0.5% (Min € 2)

DECEASED CUSTOMERS – DESCRIPTION OF TRANSACTION AND CONDITION		CHARGE
Legal Fees – Legal Advice (plus Administration Fee – see below)		Min € 50 Max depends on volume of work involved
Administration Fee:	For settlements up to € 10,000	€ 30
	For settlements over € 10,000	€ 100

APS 365 ONLINE – DESCRIPTION OF TRANSACTION AND CONDITION		CHARGE
Mobile Method		No Charge
Token Method		€ 7 p.a.
Replacement of Token		€ 35

LOCAL – DESCRIPTION OF TRANSACTION AND CONDITION		CHARGE
Bills Payable		€ 4 (per item)
Cheque Encashment:	CBM cheques for non-customers: Wednesdays only	No Charge
	CBM cheques for non-customers: Rest of the Week	€ 3 (per item)
	NON APS Bank Drafts / Personal Cheques to non-customers	€ 5 (per item)
Coin Exchange		0.50% (Min € 1 – Max € 10)
Cheque Images		€ 1 (per cheque)
Cheques Returned Unpaid		€ 7 (per cheque)
Cheques Returned Unpaid – Refer to Drawer (for insufficient funds)		€ 15 (per cheque)
Standing Orders:	Initial Fee	€ 7
	To third party's account or another bank account	€ 1 (per transfer)
	Not paid due to lack of funds	€ 3
Transfers across the counter to third party's account		€ 1 (per transfer)
Stop Payments		€ 5 (per request)
Outward Special Clearing		€ 25
Issue and mailing of voucher		€ 3 (per item)
Disposable position sheets		€ 1 (per request)
Re-issue and printing of extra statement:	When customer would have already received an official one	€ 2 (per sheet)
	When customer is not due to receive one.	€ 3 (per statement)
Closing of account within the first 12 months		€ 15
Night Safe/Pouch:	1 st wallet	€ 40 p.a. (inclusive of VAT)
	Each subsequent wallet	€ 25 p.a. (inclusive of VAT)
Safe Custody:	1 st item	€ 50 p.a. (inclusive of VAT)
	Any additional item	€ 50 p.a. (inclusive of VAT)
	If envelope / parcel / box is opened on premises	€ 10 (each time opened) (inclusive of VAT)