



Fee Information Document



Name of the account provider: APS Bank plc

Account name: CFC Ordinary Savings Account

Date: 23.02.2023

- 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	
Closing of account within 6 months from account opening	Account denominated in CHF CHF16.00 Account denominated in GBP GBP11.00 Account denominated in USD USD17.00
Dormant Account	Administration charge incurred if at end of year payment account has been inoperative for at least 2 years CHF20.00 per annum GBP20.00 per annum USD20.00 per annum
Compliance review fee for individual customers	After 60 days from issue of first letter by the bank after which €5 per month should customer not provide the required documentation €15.00
Subscribing and renewing internet, mobile and Telephone banking	
Internet Banking Mobile Method	€0.00
Internet Banking Token Method (per annum)	€10.00
Damaged or Unreturned Token	€35.00
Requesting statements	
Additional statements	Requested more often than monthly frequency for non-line users €3.00
Duplicate Statement	To be sent by post (Per Sheet) €2.00
Position Sheet	Per request €1.00
Payments (excluding cards)	
Sending Money in Euros to other account in the single Euro area	
€ to Eurozone Countries (myAPS)	Up to €1,000 €1.00 Equivalent of €1,000.01 and over €4.00

€ to Eurozone Countries (Over the counter)		€30.00
Transfer between own accounts		€0.00
Transfer to third party account holders		€0.00
Transfer between deposit accounts in order to regularise position		€0.25
Sending money in other currencies to any other account		
Payments Non-SEPA and in all other currencies	Over the counter	€30.00
	myAPS	€12.00
SWIFT Payment Investigation		€25 + out of pocket expenses
Same day value payment in Euro, USD and GDP only		€50
Cancelation/reject/repair/ disposal instructions of swift payments or credit transfer		€5 + Foreign bank charge
Receiving Money- Euro		
SEPA Inward Transfer	Up to €10,000	€0.00
	Over €10,000.01	€4.00
Receiving money- other currencies		
Non-SEPA in all other currencies	Payment in € up to €10,00	€0.00
	Payment in € of €10,000.01 and over	€4.00
	Payments in all other currencies up to €5,000	€0.00
	Payments in all other currencies €5,000.01 and over	€10.00
Standing Order		
Set-up Fee		€5.00
Set-up Fee through myAPS		€0.00
Standing Order Transferred to another Bank	Processing charge (per transfer)	€4.00
	Unprocessed SO not advances related	€0.00
Automatic transfer between APS accounts of fixed amounts		€0.00
Transfer across counter to third parties from an APS account to another APS Account		€0.00
Direct Debits		
Direct Debit returned due to insufficient funds		€10.00
Cheque Encashment		
APS Bank Cheques		€0.00
Other local Bank's Bank Draft and personal cheques	Encashment subject to Manager's discretion (Charge Only applicable to non-customers)	€5.00
Central Bank of Malta Cheques	Charges only applicable to non-customers	€5.00
Bills Payable		€5.00

Approved and issued by APS Bank plc, APS Centre, Tower Street, B'Kara BKR 4012. APS Bank plc is regulated by the Malta Financial Services Authority as a Credit Institution under the Banking Act 1994 and to carry out Investment Services activities under the Investment Services Act 1994.

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.
Receiving 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-imgħax 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 tippreżenta ċekk, kemm lokali kif ukoll internazzjonali, biex jiġi depożitat jew imsarraf.
Direct Debit	Il-konsumatur jippermetti li l-fornitur (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 ħruġ ta' karta ġdida f'każ li tintilef, tinsteraq jew titħassar.
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 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.
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 hareġ 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.

