



# Fee Information Document



Name of the account provider: APS Bank plc

Account name: Gold Credit Card

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](http://www.apsbank.com.mt/tariff-of-charges)
- A glossary of the terms used in this document is available free of charge.

Service	Fee
<b>Cards and cash</b>	
<b>Providing and renewing Credit card</b>	
VISA Classic Credit Card issuing	€0.00
<b>Replacing a card</b>	Replacement of faulty and compromised cards €0.00 Other cases €5.00
<b>Cash withdrawal</b>	
Cash advances and ATM withdrawals	Per withdrawal if used on APS Bank ATM 0.30% on the amount withdrawn, minimum €0.30 Per withdrawal if used on other local bank or abroad €3.00 + 0.30% on the amount withdrawn
<b>Making Payments using an international debit card</b>	
Currency conversion: Euro Currency	Per Transaction €0.00
Currency conversion: transaction in European Economic Area	Per transaction for non-euro currencies 1.75% on the amount withdrawn
Currency conversion: transaction outside European Economic Area	Per transaction for non-euro currencies 2.0% on the amount withdrawn
<b>Other Services</b>	
Viewing of PIN	Through myAPS platform €0.00
Revision/Reactivation of the Credit Card Facility	A request for permanent increase in credit limit €20.00 Charged upon reactivation, if your card has been suspended due to account misconduct as per the Credit card Terms and Conditions €10.00

Monthly Statement provided electronically through myAPS Service	Per e-statement	<b>€0.00</b>
Additional/duplicate paper statement	Per Statement	<b>€2.00</b>
Late Payment fee	1st late payment	<b>€5.00</b>
Second and subsequent late payment fee	Per month	<b>€15.00</b>
Penalty Fee	Additional debit interest charged on outstanding balances of the stipulated minimum monthly repayment	<b>2%</b>
Over the limit fee	When the closing balance on your statement exceeds the agreed Credit Card Facility limit	<b>2%</b>

# Glossary Of Terms

English

<b>Term</b>	<b>Definition</b>
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.
---	---

Maltese

<b>Termini</b>	<b>Definizzjonijiet</b>
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 imsarraff.
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 jissarraff.
Applikazzjoni u tiġdid għal servizzi bankarji permezz tal-Internet, il- mowbajl jew it-telefown	Aċċess għas-servizzi bankarji permezz tal-internet.

