

Tariff of charges

Applicable from 2 June 2025



APS bank
values you can bank on

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Local accounts and cheques

Description		Condition	Tariff
Bills payable			€5
Cheque deposit into APS account	Including bank drafts and foreign currency cheques drawn on local banks		Free
Local currency cheque and bank draft encashment without an APS account	a. APS Bank cheques (including bank drafts)		€5
	b. Central Bank of Malta cheques		€5
Coin deposits	Service restricted to Bank customers		2% min €2.50
Foreign bank notes exchange		Foreign cash deposited in same currency account	1.50% (min. €2)
		If foreign cash is withdrawn from same currency account	0.50% (min. €2)
Coin exchange and withdrawal	Service restricted to Bank customers		1.5% min €2.50
Cheque book order		Per cheque book	€3.50
Cheque image	a. Requested over-the-counter or through Contact Centre	Per cheque	€5
	b. Requested through myAPS		Free
Cheque returned unpaid by us	a. Refer to drawer - insufficient funds	Per cheque (debited to issuer)	€40
	b. Cheque dishonoured for any other reason	Per cheque (debited to issuer)	€10
	c. Returned cheque	(as less than €20)	€10
Disputed transactions		If justified	Free
		If not justified	€5
Automated account statements	a. Provided by post for non myAPS users	Per statement	Free
	b. Provided electronically for myAPS users	Per statement	Free
	c. Provided by post for myAPS users	Per statement	€3
Ad-hoc account information requests (provided by post, printed in branches or sent via secure message)	a. Additional/Duplicate account statements	Per statement	€3
	b. Other ad-hoc account information request (such as consolidated account position)	Per page	€1 (max. €5 per request)
Issuance of Bank's certificate	a. To auditors	When no advances facilities are held - per request	€20
		When advances facilities are held - per request	€50
	b. To Housing Authority	Per ID card	€2

Other declarations issued by the Bank				€15
Stop payments of cheques		Per request over-the-counter/Contact Centre		€10
		Per request through myAPS		€5
		More than 1 cheque over-the-counter/Contact Centre		€15
		More than 1 cheque through myAPS		€10
Mailing of advices	Issue and mailing of vouchers	Per voucher		€3
Pledges on balances held on our books in favour of other Banks	a. Registration of Notice of Pledge			€50
	b. Confirmation of Pledge			€20
	c. Bills of Exchange (Bills as Security Facility)	One time initial charge of €20 per acceptor plus €1 per item (bill) pledged		€20
Closing of account within 6 months from account opening		Account denominated in Euro		EUR 15
		Account denominated in CHF		CHF 16
		Account denominated in GBP		GBP 11
		Account denominated in USD		USD 17
Deceased customers	Administration fee	For settlements up to €10,000		€30
		For settlements over €10,000		€100
Customer reference request		By mail		€5
		By SWIFT		€10
Non-personal customers - maintenance fees		New applications	Review of current customers	Monthly non-compliance fee (after 3 months)
	Condominiums	€50	€15	€5
	Organisations	€50	€50	€15
	(associations, voluntary organisations, sports clubs, societies, foundations, trade unions, schools, local councils, co-operatives etc.)			
	Civil partnerships	€50	€50	€15
	Companies (Ltd. & Plc.) & registered partnerships			
	Simple structures	€100	€75	€25
	Companies (Ltd. & Plc.) & registered partnerships			
	Complex structures and/or foreign shareholding	€100	€95	€30
	Fees for downloading of documents from MBR for due diligence purposes	€10	€10	€10

Compliance review fee for individual customers			€15 after 60 days from issue of first letter by the Bank, after which €5 per month should customer not provide the required documentation
Dormant account		Administration charge incurred if at end of year demand deposit account has been inoperative for at least 2 years	EUR 20 p.a. GBP 20 p.a. USD 20 p.a. AUD 30 p.a. CAD 25 p.a. CHF 20 p.a. JPY 2770 p.a. NOK 175 p.a. SEK 185 p.a. DKK 150 p.a.
Retrieval of documents from archive (not including the readily available documentation)			€50 for excessive requests
High balance fee for financial institutions and non-bank financial institutions		Fee will be applied when the monthly cumulative average credit balance is in excess of EUR 5 million or equivalent.	Maximum of 0.50% p.a. Applicable for Euro, Swiss Franc, Danish Krone and Swedish Krona on current and/or savings accounts

Payments

Description		Condition	Tariff
Inward Payment Order (IPO)			
a. SEPA credit transfer			
Administration fees	i.	Return of a SEPA Credit Transfer	Free
b. Non-SEPA payments			
(Payments which are non-SEPA and in all other currencies)			
Administration fees	i.	Re-routing of Payment Order	€4
	ii.	Cancellation/return/reject of Inward Single Payments	€20
	iii.	Charge by the Bank if the beneficiary's account (and IBAN) are incorrect or account is closed	€15
	iv.	Manual interventions due to missing/incorrect information	€20
Outward Payment Order (OPO)			
a. SEPA credit transfer	i.	through myAPS	Free
	ii.	over the counter	€40
b. Non-SEPA payments in all currencies	i.	through myAPS	€12
	ii.	over the counter (standard payment)	€40
(Foreign/Intermediary bank charges may also apply)			
	iii.	over the counter (urgent payment) Only available in EURO, USD & GBP with same day value	€50 (€10 over the standard fee)
	iv.	Investigation of Non-SEPA payments (SWIFT)	€25 + out of pocket expenses
c. Cancellation/reject/repair/disposal instructions of non-SEPA payments or cancellation of SEPA payments			Foreign/intermediary bank charge +€5

Transfer between APS accounts	Between own accounts		Free
	Transfer to third party APS account holder		Free
	Transfer between deposit accounts in order to regularise position		€0.25
Standing orders	i. Set-up fee for standing Order over the counter		€5
	ii. Set-up fee for standing Order through myAPS		Free
Transfer fees	i. Automatic transfer between APS accounts		Free
	ii. Automatic transfer to another bank		Free
	iii. Unprocessed Standing Order		Free
Guarantee re missing Bill of Lading (shipping guarantee)		Charge per month or part thereof	0.05% (min. €12)
a. Local bill		€1 - €250	€12
		€251 - €1000	€25
		Over €1001	0.25% (min. €25)
b. Collection handled between two local banks		Where a bill is handled between two local banks 50% of our commission including holding charges are to be claimed/ passed on from/to the other bank	
c. Air Waybill/delivery orders		Per Air Waybill/delivery order plus expenses	€3
Local bill		Per bill of exchange	0.25% (min. €3)

Internet banking

Description	Condition	Tariff
myAPS Internet and mobile banking service		Free
myAPS physical token	Per annum	€10
Damaged or unreturned token		€35
myAPS app		Free
Online account over-the-counter transaction	Per transaction	€5

Cards

Description	Condition	Tariff
APS VISA Cards (common charges between debit cards & credit cards)		
a. *POS transactions/e-commerce transactions	Per transaction in Euro currency	Free
b. Disputed transactions	i. Justified dispute	Free
	ii. Not justified disputes	€25
c. Collection of card from branches / head office	Per card	€10
d. Delivery of card by courier	Per card	Courier tariff
e. Card replacement	i. Replacement of faulty and compromised cards	Free
	ii. Other cases	€5
f. Emergency card replacement	When cardholder is abroad	\$225 + €20 processing fee
g. Emergency cash disbursement	When cardholder is abroad	\$175 + €20 processing fee
*POS – Point of sale		
APS Visa Debit Card		
a. Visa Debit Card	New and renewal per card	Free
b. Additional Visa Debit Card/s	New and renewal per card	Free
c. Cash advances and ATM withdrawals (Other local and foreign banks may charge additional fees for the use of their ATM/s)	i. Per withdrawal if used on APS Bank ATMs	Free
	ii. 4 withdrawals from other local banks per month	Free
	iii. Fee per withdrawal applies from 5th withdrawal from other local banks	€2
	iv. Fee per withdrawal from other ATMs providers	€3.50
d. Currency conversion: Euro currency	Per transaction	Free
e. Currency conversion: non-Euro currency	Per transaction within and outside of the EEA	1.75%
f. Re-issue of PIN	Per request	Free
g. Collection of PIN from branches / head office	Per request	€10
h. Permanent increase of daily card limit	Per request	Free
i. Temporary increase of daily card limit	Per request	Free
APS Visa Credit Card		
a. Classic card	New and renewal per card	Free
b. Gold card	New and renewal per card	Free

c.	Cash advances and ATM withdrawals (Other local and foreign banks may charge additional fees for the use of their ATM/s)	i.	Per withdrawal if used on APS Bank ATMs	0.30% on the amount withdrawn, minimum €0.30
		ii.	Per withdrawal if used on other local banks and other ATMs providers	€3 + 0.30% on the amount withdrawn
d.	Currency conversion	i.	Transaction in EEA for non-EURO currencies	1.75%
		ii.	Transaction outside EEA for non-Euro currencies	2%
c.	Viewing of PIN		Through myAPS platform	Free
d.	Revision / Reactivation of the credit card facility		A request for permanent increase in credit limit	€20
			Charged upon reactivation, if your Card has been suspended due to account misconduct as per the Credit Card Terms and Conditions	€10
e.	Monthly statements provided electronically through myAPS service		Per e-statement	Free
f.	Additional / duplicate paper statement		Per statement	€2
g.	Late payment fee		1st late payment	€5
h.	Second and subsequent late payment fee		Per subsequent late payment	€15
i.	Penalty fee		Additional debit interest charged on outstanding balances of the stipulated minimum monthly repayment	2%
j.	Over the limit fee		When the closing balance on your statement exceeds the agreed credit card facility limit	2%

Credit

Description		Tariff
<p>Processing fees</p> <p>(Applicable processing fees are refundable to customers who purchase their first residential unit.</p> <p>Applicable processing fees are waived for both EcoLoan (EcoPlus) and Social Loans (Equity Sharing, Home Deposit Scheme and the Social Loan))</p>	<p>a. Fresh/increased facilities secured by hypothecs (example Home Loans) or unsecured (excluding the below mentioned loan schemes)</p> <p>b. Fresh/increased facilities secured by cash or quasi cash plus 10% margin or Bank guarantees</p> <p>c. Fresh Buy-to-Let facilities</p> <p>d. Fresh Personal Loan</p> <p>e. Fresh Personal Loan Home Furnishing</p> <p>f. Fresh APS Boost Student Loans</p>	<p>€50 flat fee for loan amounts up to €10,000; 0.25% of loan amount, min. €100, for loan amounts over €10,000;</p> <p>0.20% of loan amount, min. €50, max. €5,000</p> <p>0.30% of loan amount</p> <p>0.25% of loan amount; min. €50</p> <p>€75 flat fee per application</p> <p>€25 flat fee for loan amounts up to €10,000 per application €50 flat fee for loan amounts over €10,000 per application</p>
<p>Booking fee</p>	<p>Applicable to Fixed Interest Rate Home Loan</p>	<p>€150 flat fee per application</p>
<p>Temporary facilities and authorised excesses</p>	<p>a. Urgent requests</p> <p>b. Temporary facilities</p>	<p>€150 flat fee per request</p> <p>50% of normal processing fee - min. €100 (additional 50% charge when and if temporary facility becomes permanent)</p>
<p>Renewal fees</p>	<p>All overdraft facilities</p> <p>(to be taken pro-rata i.e. on an annual basis)</p>	<p>0.15% per annum, min. €50 per annum (for any amounts or type of collateral)</p>
<p>Encroachment fee</p>	<p>On Informal and/or unregularised excesses</p>	<p>€25 per month or part thereof</p>

Commitment fee

Fee is to be charged on the full undrawn balances whenever a partial drawdown is made after the agreed grace period;

and/or

Fee to be charged whenever the Bank is informed, at any time, that the facility will not be taken up (wholly or partially). Fee to be computed from date of expiry of drawdown period to date of notification on drawdown balance;

and/or

Fee is to be charged on carrying out a periodical review of facility.

(Applicable commitment fees are waived for Eco Loan (EcoPlus) and Social Loans (Equity Sharing, Home Deposit Scheme and the Social Loan))

i. Home Financing Facilities

Fee applicable six (6) months after the date of sanction letter except for the following circumstances:

- The Term of the Preliminary Agreement (PA) in the case of outright purchase of property; or
- Term of PA plus six (6) months when involving acquisition and completion of property; or
- Term of the PA plus eighteen (18) months when involving acquisition and construction and completion of property.

or

Personal Loans for Home Furnishing

Fee applicable twelve (12) months after date of sanction letter

or

Other Personal Loans

Fee applicable three (3) months after date of sanction letter

ii. Buy-to-Let Loans

Fee applicable three (3) months after date of sanction letter

0.25% per annum, on unutilised amounts - min. €1

0.30% per annum, on unutilised amounts, min. €1

Management fee - applicable whenever there is a change in sanction letter or a change in facility repayment terms

Up to 0.30% of the outstanding balance (minimum €30) whenever there is a change in facility repayment clause of the sanction letter; Flat fee of €30 whenever there is a change in any other sanction letter clause.

Penalty interest fee

on overdraft excesses, encroachments and loan/one-account arrears

2% per annum over and above the facility interest rate

Administration fees	Letters/chasers issued to customers (including, but not limited to, loan arrears/excesses, perfection of security, non-submission of financial statements, etc.)	€10 per letter
	Changes in security	€30 flat fee for any change in security
	Urgent release of security	€12 per released item of security
a. Residential property valuations by Bank-appointed architect (Applicable Bank-appointed architect fees are waived for Social Loans (Equity Sharing, Home Deposit Scheme and the Social Loan))	Property Market Value in Euro	Flat fee (including 18% VAT)
	Up to €250,000	€120
	€250,001 – €750,000	€236
	€750,001 – €1,500,000	€450
	€1,500,001 – €2,000,000	€750
	€2,000,001 and over	€900
b. Certificates for progress reports		Flat fee of €130 (inc of 18% VAT) per certificate for retail lending
c. Residential property energy assessments by Bank-appointed energy assessor (if applicable)	Property Market Value in Euro	Flat fee (including 18% VAT)
	Up to €750,000	€125
	€750,000 and over	€175

Note

Energy assessment fees will be charged in addition to standard valuation fees for credit applications granted on the basis of specific energy efficiency ratings.

Special guarantee fees

a.	€0 to €10,000	€60
b.	€10,001 to €100,000	0.2% per quarter, min. €50 per quarter
c.	€100,001 to €500,000	0.175% per quarter, one time additional issuance fee of €250
d.	€500,001 to €1,000,000	0.15% per quarter, one time additional issuance fee of €250
e.	Over €1,000,001	0.15% per quarter, one time additional issuance fee of €250
f.	Amendments Renewal + Amendment The wording of the required guarantee does not conform to the Bank's standard texts	€40 Renewal fee (as per issuance fee) (i) Head Office and Internal Legal Office approval an additional fee of €100 (ii) External Legal Office approval; fee charged by external lawyer + 20% over the fee charged (excl. VAT)
	Urgent request	€50
	Execution/payment fee	€25
g.	Court cases	0.25% per quarter
h.	Court cases (non-cash secured)	0.25% per quarter, one time fee of €250
i.	Credit Facilities guarantee	Tariff for issue / renewal to be determined in accordance with the customer's risk profile.
	Advances Payment/ Pre-Financing guarantee	In case that cash security is provided, the tariff of 0.85% per annum is applicable.

Early repayment fees

Fixed Interest Rate Home Loan (FIRHL) customers	1% on loan prepayments equivalent to more than six repayment instalments effected during the Fixed Interest Rate period
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Extension of drawdown end date for unutilised funds on a loan

0.1% of the undrawn amount (min. €10 and max. €100)

Insufficient funds fee

Applicable when a loan repayment is unprocessed due to insufficient funds

€15

Facility drawdown fees

Home Loans / APlus facilities

Bank Draft

€1

Outward Payment Order (OPO)

Free

Other personal facilities

Bank Draft

€5

Outward Payment Order (OPO)

Free

Note

Pages 9 - 13 outline Credit fees applicable to personal customers only. For more information in relation to Commercial facilities and their fees please contact us.

Legal

Description	Condition	Tariff
Contracts legal fee (Applicable contracts legal fees are waived to customers who purchase their first residential unit and/or for Social Loans (Equity Sharing, Home Deposit Scheme and the Social Loan))		0.325% x facility amount + 18% VAT (per hypothec) Min. €62.90 (+ 18% VAT) Max. €629 (+ 18% VAT)
Deeds of loan, overdraft and acknowledgement of debt		Public Registry expenses and/ or Land Registry expenses
Deeds of Conservation of Special Privilege	Per privilege +Notarial Act Review +Notarial Register and copy of Deed	€50 per contract (+18% VAT) + registration expenses
Deeds of waiver, subrogation, postponement, cancellation, reduction	Per Bank letter	€50
Periodic interpretations (every 8 years)		€25 (+ 18% VAT) + out of pocket expenses
Renewal of hypothecs (every 30 years)		€50 (+ 18% VAT) per hypothec + registration expenses
Letter of intimation (related to claims on insurance policies)	Per letter	€25
Succession letter of request for information	Per request	€15

Succession processing of application form	Per application	€30 (up to €2,500)
	Per application	€50 (€2,500 - €22,000)
		0.25% of amount - max. €200 (over €22,000)

Investment and insurances services

Description		Tariff
Trading in listed instruments	Amounts less than or equal to €25,000	0.25% min. €12.50
	Amounts over €25,000	0.20% min. €12.50
Local equities	Amounts less than or equal to €25,000	0.95% min. €12.50
	Amounts over €25,000	0.75% min. €12.50
Foreign bonds		0.75% min. €65
Foreign equities		1.00% min. €65
Safe custody for foreign holdings		0.05% on market value, min. €4.66 charged twice a year
Transfer in of holdings to APS Bank plc as nominee		Free of charge
Transfer out of holdings from APS Bank plc as nominee		€116.47 per security
Coupon/dividend payment to APS Bank plc bank account		€5
Coupon/dividend payment by bankers draft		€5 + normal Bank tariff
Corporate Actions	Dividend re-investment	€15
	Rights issue	€5
	Bonus Issue	Free of charge
	Stock split/consolidation	Free of charge
	Tax form related to interest processing	€23

Note

The above fees exclude any additional third party deductions.

APS Home Insurance Policy

Building insurance annual fee	Residential property	0.035% (of sum insured)
	Buy-to-let property	0.04% (of sum insured)
Contents insurance annual fee	Residential property	0.023% (of sum insured)
	Buy-to-let property	0.03% (of sum insured)

Trade finance

Description	Condition		Tariff
Inward documentary credit	a. Advising	Per item	€50
	b. Confirmation	Depending on risk	min. €150 per quarter (*on a case by case basis)
	c. Amendment	Per item	€50
	d. Unutilised credit		€50
	e. Payment	0.35% min. €100 for each payment	
	f. Courier fee		€50 per courier
	g. Transferable Letter of Credit		0.30% for each transfer min. €100
	h. Discrepant document	per presentation	€50
	i. S.W.I.F.T. message		€20
	j. Photocopy of Documents		€25 per set of documents
	k. Discount fee		0.35% per quarter min. €100 (on a case by case basis)
	l. Draft documents checking		€50 per set of documents
	m. Inward Standby Letter of Credit		min. €250 per quarter (on a case by case basis)

Outward documentary credit	a.	Issue		€75
	b.	Amendment		€50
	c.	Discrepant document	Per presentation	€50
	d.	Excessive details and documents		€50
	e.	Payment	For each payment	0.35% (min. €50)
	f.	S.W.I.F.T. Charge	Per message	€20
	g.	Draft Letter of Credit		€25 per draft
	h.	Photocopy of documents		€50
	i.	Draft documents checking		€50 per set of documents
	j.	Outward Standby Letter of Credit	Issuance fee	€250
	Note In addition to the above fees in relation to Outward Letter of Credit			0.175% per quarter min. €250
Inward bill for collection	a.	Clean/documentary bill	Per bill	0.25% (min. €50)
	b.	Holding charge	Charge applicable for bills that remain unpaid or unaccepted	€10 per month or part thereof
	c.	Documents delivered free of payment/return of accepted bill of exchange	Per collection	0.25% (min. €50)
	d.	Protest		€100
	e.	Pour aval	Per collection	0.25% (min. €50) per quarter
	f.	S.W.I.F.T charge	Per message	€20

Outward bill for collection	a.	Clean/documentary bill	Per collection	0.25% (min. €50)
	b.	Bill discounted	Per bill of exchange (refer to Advances Unit prior to such discounting)	0.35% per quarter min. €100 (on a case by case basis)
	c.	Documentary bill negotiated	Advances Unit authorisation required prior to negotiation	0.25% (min. €50)
	d.	S.W.I.F.T charge	Per message	€20
	e.	Courier fee		€50
	f.	Photocopy of documents		€25

Note

All charges in relation to Documentary Credits and Bills for Collection are to be charged in advance on issuance of the transaction, and are not refundable.

*References to fees charged on a case by case basis means that these fees are charged differently from one transaction to another. For such transactions various factors are taken into consideration, such as the risk imposed in order to comply with our obligations.

For more information in relation to fees charged for a particular trade finance transaction, please contact us.

Contact us

Should you have any questions

Call (+356) 2122 6644

Visit your nearest APS branch

Message on **myAPS** message hub

Our fees may change from time to time. Changes will be communicated to customers in accordance with the terms and conditions that are product/service specific. 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. The Bank is also registered as a Tied Insurance Intermediary under the Insurance Distribution Act 2018. The Bank is a participant in the Depositor Compensation Scheme established under the laws of Malta.