



BNF Bank plc

Students Online Savings Account

Date: May 2026

- 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 [https://www.bnf.bank/tariff\\_of\\_charges](https://www.bnf.bank/tariff_of_charges).
- A glossary of the terms used in this document is available free of charge.

Service	Fee
<b>General Account Services</b>	
<b>Maintaining the Account</b>	
<u>Cash deposit of foreign currency into the same currency account</u>	Not applicable
<u>Cash withdrawal of foreign currency from same currency account</u>	Not applicable
Requesting statements over the counter, in print form	Free
Change in Statement Frequency for non-eBNF users	€2.50 <i>(if frequency is more than once a month)</i>
Online users requesting statements in print form by post	€2.50 for statements up to 1 year €25 for statements more than 1 year old

Ad-hoc requests for extra statements in print form by post	€2.50 per statement
Issue of Banker's Draft in EUR	€5.00 per Bank Draft
Issue of Banker's Draft in Foreign Currency	€35.00 per Bank Draft
Subscribing to eBNF	€0.00
Early Closure Fee	€25.00 if account is closed by a customer within 6 months from opening date.
Dormancy Fee	€10.00 per quarter
<b>Payments (excluding cards)</b>	
<b>Sending Money in Euro to other account in the Single Euro Payment Area (SEPA)</b>	
Via eBNF up to €1,000	€1.00
Via eBNF over €1,000	€4.00
Over the Counter Transactions	€30.00
<b>Sending Money in Euro to any other account outside of Single Euro Payment Area (non-SEPA)</b>	
Via eBNF up to €1,000	€1.00
Via eBNF over €1,000	€4.00
Over the Counter Transactions	€30.00
<b>Sending Money in other currencies to any other account</b>	
Outward Transfer in other currency via eBNF	€12.00
Over the Counter Transactions	€30.00

Same Day Value outside of Single Euro Payment Area (non-SEPA)	€5.00 via eBNF in Euro
	€25.00 via eBNF in Other Currency
	€40.00 Over the Counter
<b>Receiving Money – Euro</b>	
SEPA Inward Payment up to €10,000	€0.00
SEPA Inward Payment over €10,000	€4.00
<b>Receiving Money – Other Currencies</b>	
Other Inward Payment to Eur Account up to €5,000	€0.00 plus out of pocket expenses
Other Inward Payment to Eur Account over €5,000	€4.00 plus out of Pocket Expenses
Other Inward Payment to Non Eur Account	€10.00 plus out of Pocket Expenses
<b>Other Fees</b>	
Additional fee for Same Day Value Outward Transfers marked as "Charges to be paid by sender (OUR)"	€25.00
Payment Cancellation Fee due to incorrect details or insufficient funds	€5.00
Investigation Fee	€35.00 plus out of pocket expenses
Inward Payments Return Fee	€20.00
Payments Returned	€25.00 plus out of pocket expenses
Request to Recall a Payment Order Outward	€25.00 plus out of pocket expenses
Repairs/Amendments	€25.00 plus out of pocket expenses
<b>Standing Orders</b>	

Transfers between own accounts held with BNF Bank	€0.00
Transfers between other BNF Bank plc customer accounts	€0.00
SEPA Standing Order up to €1,000	€1.00
SEPA Standing Order over €1,000	€4.00
Non-SEPA Standing Orders	€12.00
Unprocessed Standing Orders between own BNF current / saving account	€0.00
Unprocessed Standing Orders between own BNF Accounts other than current / savings account	€2.50
Unprocessed Standing Order to third parties	€15.00
Set up fee over-the-counter	€2.50
<b>Direct Debits</b>	
Unprocessed Direct Debit	€10.00
<b>Depositing and Encashing a Cheque</b>	
Euro cheque drawn on (issued by) local banks	€0.00
Euro Cheques issued by foreign bank	0.50% - minimum €5.00/cheque + out of pocket expenses
Foreign currency cheque issued by local bank	0.50% - minimum €5.00/cheque + out of pocket expenses
Foreign currency cheque issued by foreign bank	0.50% - minimum €5.00/cheque + out of pocket expenses

Cards and cash		
<b>Debit Cards</b>		
Providing and Renewing a Debit Card		€0.00
Cash Withdrawal from BNF Bank plc ATM		€0.00
Cash Withdrawal from any other bank ATM, Euronet ATM or branch in the Eurozone	<p>A rebate of €1.00 will be affected for cash withdrawals from any other bank ATM or branch in the EEA Countries.</p> <p>A full €3.50 rebate will be affected for cash withdrawals from any Euronet ATM across Malta and Gozo.</p>	€3.50
Cash Deposit in a BNF Bank plc ATM		€0.00
Replacing a Debit Card & Pin for non eBNF customers over the counter or branch		€10.00
Replacing a card/Change of Pin for eBNF customers (Self Service via eBNF Mobile App or Web)		€0.00
Disputed transactions (if not justified)		€40.00
<b>Credit Cards</b>	<p><b>Classic Card</b> Optional for students 18 and over having stipend or a source of income directly credited into the BNF Students Current Account</p>	<p><b>Gold Card</b> Optional for students 18 and over having stipend and a source of income directly credited into the BNF Students Current Account</p>
Providing a Credit Card	€0.00	€0.00
Main Card – Annual Fee 100% discount for the <b>first year</b> on both Classic Credit Card and Gold Credit Card	€21.00	€69.00
Additional Card – Annual Fee	€5.00	€25.00
Replacing a Credit Card (In Case of Damage)	€10.00	€10.00

Replacing a Credit Card – in case of compromised cards Fee	€10.00	€10.00
PIN Replacement Fee	€0.00	€0.00
Delivery of Card and PIN by mail	€0.00	€0.00
Delivery of Card and PIN to branch	€10.00	€10.00
Cash Advance from any BNF Bank plc Branch	0.50%, Min €0.25	0.50%, Min €0.25
Cash Advance from ATMs or Bank Branches in SEPA country	0.50% + €5.00	0.50% + €5.00
Cash Advance from ATMs or Bank Branches in Non-SEPA country	0.50% + €5.00	0.50% + €5.00
<b>Making Payments using an International Debit or Credit Card</b>		
Card Payments in Euro		€0.00
Currencies of other EU member states other than Euro		1.75%
Non-EU Currencies		2.00%

**List of the most representative services linked to a payment account (English version)**

	<b>Term</b>	<b>Definition</b>
<b>1</b>	<b>Maintaining the account</b>	The account provider operates the account for use by the consumer.
<b>2</b>	<b>Subscribing and renewing internet, mobile and telephone banking</b>	The account provider provides the consumer with access for banking services using the internet, mobile or telephone.

3	<b>Requesting statements</b>	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.
4	<b>Cash withdrawal or deposit</b>	The consumer requests to deposit or withdraw cash in or from an account.
5	<b>Standing order</b>	The account provider makes regular transfers, on the instruction of the consumer, of a fixed amount of money from the consumer's account to another account.
6	<b>Providing and renewing a debit card</b>	The account provider provides a payment card linked to the consumer'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.
7	<b>Providing and renewing a credit card</b>	The account provider provides a payment card linked to the consumer's payment account. The total amount of the transactions made using the card during an agreed period is taken either in full or in part from the consumer's payment account on an agreed date. A credit agreement between the provider and the consumer determines whether interest will be charged to the consumer for the borrowing.
8	<b>Making payments using an International Debit or Credit Card</b>	The account provider enables the consumer to make payments using an international debit or credit card.
9	<b>Making payments using a local Debit or Credit Card</b>	The account provider only enables the consumer to make local payments using a local debit or credit card.
10	<b>Replacing a card</b>	The consumer requests a replacement of a card that was lost, stolen or damaged.
11	<b>Depositing and encashing a cheque</b>	The consumer presents a cheque, whether local or international, for deposit or encashment.
12	<b>Stopping a cheque</b>	The consumer asks the account provider to stop the encashment of a cheque issued by that consumer.
13	<b>Sending money in Euros to other account in the Single Euro Payment Area</b>	The account provider transfers money, in Euros, on the instruction of the consumer, from the consumer's account to another account in a SEPA country.

14	<b>Sending money in other currencies to any other account</b>	The account provider transfers money, in non-euro currencies, on the instruction of the consumer, from the consumer's account to another account.
15	<b>Receiving money - Euro</b>	The consumer receives money in euros from euro account.
16	<b>Receiving money – other currencies</b>	The consumer receives money in non-euro currencies from non-euro account.
17	<b>Arranged overdraft</b>	The account provider and the consumer agree in advance that the consumer 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 consumer.
18	<b>Direct Debit</b>	The consumer permits someone else (recipient) to instruct the account provider to transfer money from the consumer's account to that recipient. The account provider then transfers money to the recipient on a date or dates agreed by the consumer and the recipient. The amount may vary.

List of the most representative services linked to a bank account (Maltese version)

	Frazi	Definizzjoni
1	Iżzomm il-kont	Il-fornitur tal-kont jopera l-kont għall-użu mill-konsumatur.
2	Applikazzjoni u tiġdid għal servizzi bankarji permezz tal-Internet, il-mowbajl jew it-telefown	Aċċess għas-servizzi bankarji permezz tal-internet, il-mowbajl jew it-telefown tiegħek.
3	Talba għal-rendikonti bankarji	Talba għal rendikonti bankarji stampati jew fuq mezz durabbli ieħor oltre minn dawk li l-bank huwa obbligat jibgħat skont il-liġi.
4	Ġbid ta' flus minn jew depożitu ġo kont	Talba sabiex konsumatur jiddepożita ġewwa jew jiġbed flus kontanti minn kont.
5	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.
6	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 lokalmment, barra minn Malta u saħansitra onlajn. L-ammont ta' kull transazzjoni bl-użu tal-karta ta' debitu jittiehed direttament u b'mod sħiħ mill-kont tal-konsumatur.
7	Il-forniment u tiġdid ta' karta ta' kreditu	Il-fornitur tal-kont iforni karta ta' pagament marbuta mal-kont tal-pagamenti tal-klijent. L-ammont totali tat-tranzazzjonijiet permezz tal-karta matul perjodu maqbul jittiehed jew b'mod sħiħ jew parzjali mill-kont tal-pagamenti tal-klijent f'data maqbula. Ftehim ta' kreditu bejn il-fornitur u l-konsumatur li jiddetermina jekk huwiex se jkun hemm imgħax meta l-konsumatur jissellef.
8	Pagamenti b'użu ta' karta ta' debitu jew karta ta' kreditu internazzjonali	Meta l-fornitur tal-kont jhalli l-konsumatur jagħmel pagamenti permezz ta' karta ta' debitu jew karta ta' kreditu internazzjonali.
9	Pagamenti b'użu ta' karta ta' debitu jew karta ta' kreditu lokali	Meta l-fornitur tal-kont iħalli l-konsumatur jagħmel pagamenti lokali permezz ta' karta ta' debitu jew karta ta' kreditu lokali.
10	Bdil ta' karta ta' debitu internazzjonali jew Karta ta' kreditu	Bdil ta' karta ta' debitu internazzjonali jew karta ta' kreditu jew ħruġ ta' karta ġdida f'każ li tintilef, tinsteraq jew tithassar.
11	Depożitu u tisirif ta' ċekk	Meta tippreżenta ċekk, kemm lokali kif ukoll internazzjonali, biex jiġi depożitat jew imsarraf.

12	Twaqqif ta' čekkk	Meta l-konsumatur jitlob lill-fornitur tal-kont sabiex iwaqqaf čekkk li jkun ħareġ il-konsumatur, milli jissarraff.
13	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.
14	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 talkonsumatur mill-kont ta' dak il-konsumatur għal kont ieħor.
15	Tirċievi ewro f'kont bankarju fl-ewro	Meta l-konsumatur jirċievi pagament f'ewro minn kont ieħor denominat fl-ewro.
16	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.
17	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.
18	Direct Debit	Il-konsumatur jippermetti li ħaddieħor (riċevitur) jagħti struzzjonijiet lill-fornitur tal-kont biex jittrasferixxi l-flus mill-kont tal-konsumatur għal dak irriċevitur. Il-fornitur tal-kont imbagħhad jittrasferixxi l-flus lir-riċevitur f'data jew dati li jkunu maqbuli millkonsumatur u r-riċevitur. L-ammont jista' jvarja.