



BNF Bank plc

Basic Payment 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.
- A glossary of the terms used in this document is available free of charge.

Service	Fee
General account services	
Maintaining the Account	
Cash deposit of foreign currency into the same currency account	Not applicable
Cash withdrawal of foreign currency from same currency account	Not applicable
Issuing of Statements by default	€0.00
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
Payments (excluding cards)	
Sending Money in Euro to other account in the Single Euro Payment Area (SEPA)	
Via eBNF up to €1,000	€1.00
Via eBNF over €1,000	€4.00
Over the Counter Transactions	€30.00
Sending Money in Euro to any other account outside of Single Euro Payment Area (non-SEPA)	
Via eBNF up to €1,000	€1.00
Via eBNF over €1,000	€4.00
Over the Counter Transactions	€30.00
Sending Money in other currencies to any other account	
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
Receiving Money - Euro	
SEPA Inward Payment up to €10,000	€0.00
SEPA Inward Payment over €10,000	€4.00
Receiving Money – Other Currencies	
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
Other Fees	
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	€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
Standing Orders	
Transfers between own accounts held with BNF Bank	Not applicable
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	Not applicable
Unprocessed Standing Orders between own BNF Accounts other than current / savings account	Not applicable
Unprocessed Standing Order to third parties	€15.00
Set up fee over-the-counter	€2.50
Direct Debits	
Unprocessed Direct Debit	€10.00
Depositing and Encashing a Cheque	
Euro cheque drawn on (issued by) local banks	Free
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 a foreign bank	0.50% - minimum €5.00/cheque + out of pocket expenses
Cards and cash	
Debit Cards	
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	€3.50 A rebate of €1.00 will be affected for cash withdrawals from any other bank ATM or branch in the EEA Countries. A full €3.50 rebate will be affected for cash withdrawals from any Euronet ATM across Malta and Gozo.
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
Making Payments using an International Debit Card	
Card Payments in Euro	€0.00
Currencies of other EU member states other than	1.75%

Euro	
Non-EU Currencies	2.00%

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

	Term	Definition
1	Maintaining the account	The account provider operates the account for use by the consumer.
2	Subscribing and renewing internet, mobile and telephone banking	The account provider provides the consumer with access for banking services using the internet, mobile or telephone.
3	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.
4	Cash withdrawal or deposit	The consumer requests to deposit or withdraw cash in or from an account.
5	Standing order	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	Providing and renewing a debit card	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	Providing and renewing a credit card	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	Making payments using an International Debit or Credit Card	The account provider enables the consumer to make payments using an international debit or credit card.
9	Making payments using a local Debit or Credit Card	The account provider only enables the consumer to make local payments using a local debit or credit card.
10	Replacing a card	The consumer requests a replacement of a card that was lost, stolen or damaged.
11	Depositing and encashing a cheque	The consumer presents a cheque, whether local or international, for deposit or encashment.
12	Stopping a cheque	The consumer asks the account provider to stop the encashment of a cheque issued by that consumer.
13	Sending money in Euros to other account in the Single Euro Payment Area	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	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.
15	Receiving money – Euro	The consumer receives money in euros from euro account.
16	Receiving money – other currencies	The consumer receives money in non-euro currencies from non-euro account.
17	Arranged overdraft	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	Direct Debit	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.
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List of the most representative services linked to a bank account (Maltese version)

	Frazi	Definizzjoni
1	Iżżomm 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 lokalment, barra minn Malta u saħansitra onlajn. L-ammont ta' kull transazzjoni bl-użu tal-karta ta' debitu jittieħed 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 jittieħed 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 hruġ ta' karta ġdida f'każ li tintilef, tinsteraq jew titħassar.
11	Depożitu u tisrif ta' ċekk	Meta tippreżenta ċekk, kemm lokali kif ukoll internazzjonali, biex jiġi depożitat jew imsarraf.
12	Twaqqif ta' ċekk	Meta l-konsumatur jitlob lill-fornitur tal-kont sabiex iwaqqaf ċekk li jkun ħareġ il-konsumatur, milli jissarraf.
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 imbagħad jittrasferixxi l-flus lir-riċevitur f'data jew dati li jkunu maqbula millkonsumatur u r-riċevitur. L-ammont jista' jvarja.