Fee Information Document



BNF Bank plc

Current Account

Date: 1st January 2027

- 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	1.00% of amount deposited (Minimum €5)
Cash withdrawal of foreign currency from same currency account	1.50% of amount withdrawn (Minimum €5)
Issuing of Statements by Default	Free
Requesting statements over the counter, in print form	Free
Change in Statement Frequency for non-eBNF users	€2.50 *per statement for non-Internet Banking users if frequency is more than once a month*

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
Cheque Issuing	€0.30 per cheque (fee is charged on cheque book order)
Subscribing to eBNF	Free
Early Closure Fee	€25.00 if account is closed by a customer within 6 months from opening date.
Dormancy Fee	€10.00 per quarter
Payments (excluding cards)	
Sending Money in Euro to other account in the Single Euro Payment Area (SEPA)	
Instant payment	Free
Non-instant payments via eBNF up to €1,000	€1.00
Non-instant payments 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	Free
SEPA Inward Payment over €10,000	Free
Receiving Money – Other Currencies	
Other Inward Payment to Eur Account up to €5,000	Free
Other Inward Payment to Eur Account over €5,000	Free
Other Inward Payment to Non Eur Account	Free
Other Fees	
Additional fee for Same Day Value Outward Transfers marked as "Charges to be paid by sender (OUR)"	€25.00
Investigation Fee	€35.00 plus out of pocket expenses

Inward Payments Return Fee	€30.00
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	Free
Transfers between other BNF Bank plc customer accounts	Free
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	Free
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
Direct Debits	
Unprocessed Direct Debit	€10.00
Depositing and Encashing a Cheque	

Euro cheque drawn on (issued by) local banks	Free
Own Cheque Images	€2.00 per image
Cheque Images via eBNF	Free
Stopping a Cheque	€7.00 per request, for consecutive cheque numbers, irrespective of the number of cheques
Dishonoured Cheques	€30.00
Foreign currency cheque issued by local bank	0.50% - minimum €5.00/cheque + out of pocket expenses
Cards and cash	
Debit Cards	
Providing and Renewing a Debit Card	Free
Cash Withdrawal from BNF Bank plc ATM	Free
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	Free
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	Free

Mobile App or Web)		
Disputed transactions (if not justified)		€40.00
Credit Cards	**Classic Card**	**Gold Card**
Providing a Credit Card	Free	Free
Main Card – Annual Fee	€21.00	€69.00
Additional Card – Annual Fee	€5.00	€25.00
Replacing a Credit Card Fee	€10.00	€10.00
Replacing a Credit Card – in case of compromised cards Fee	€10.00	€10.00
PIN Replacement Fee	Free	Free
Delivery of Card and PIN by mail	Free	Free
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
ATM PIN change	€0.50 (Fee reversed)	€0.50 (Fee reversed)
ATM Balance Enquiry	€0.50 (Fee reversed)	€0.50 (Fee reversed)
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
Making Payments using an International Debit or Credit Card		
Card Payments in Euro	€0.00	

Currencies of other EU member states other than Euro	1.75%
Non-EU Currencies	2.00%
Arranged Overdraft and related services	
Regularisation Letter Fee	In case of Breach in Security or Condition €30.00 Letter from Bank's lawyers €100.00
Personal Overdraft Processing Fee Unsecured Cash Secured Secured by other Tangible Security	0.4%, minimum €50.00, no maximum
Fee charged where either (i) an account is overdrawn without a formally approved overdraft limit or (ii) an account has become overdrawn beyond the agreed overdraft limit	€0.50 daily and BBR + 7.5% on the overdrawn amount
Overdraft Review Fee	€50.00 per renewal
Commitment Fee	0.75% p.a. of the amount which is not utilised at any time within 2 months from date of credit agreement. Minimum monthly fee of €10
Amendments to Credit Agreement	€30.00

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.

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

	Fraži	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' jiġbded 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-tranżazzjonijiet 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 jħalli 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 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 ħareg 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.