Charges related to Home Loans		
Processing fee		0.3% of loan amount (maximum €600)
Administrative Fee for the closure of each loan account due to Early Repayment of the Loan		
Fixed Rate Home Loan	The Bank shall charge a fee covering the loss incurred by the Bank resulting from the difference between the Fixed Interest Rate and the prevailing interbank interest rate at the time of the early repayment	
Late payment fee	€25.00 per month + 4% over the applicable interest rate charge calculated on the unpaid principal	
Commitment fee – Purchase	0.25% p.a. on the undrawn loan balance. Charged according to terms of credit agreement (minimum €10)	
Commitment fee – Completion	0.25% p.a. on the undrawn loan balance. Charged according to terms of credit agreement (minimum €10)	
amendment to credit agreement after drawdown	€75.00	
Amendment to credit agreement		€50.00
Advising of Irregularities	Regularisation Letter	€30.00
	Condition of sanction not satisfied	€30.00
	Letter from Bank's lawyer	€100.00
Default Consequences Fees	Missed Loan Repayment	€25 per missed payment + up to 4% over the applicable interest calculated on the unpaid principal
	Breach of Security	up to 4% over the applicable interest
	Breach of Condition	up to 4% over the applicable interest

The following fees would only apply in instances where a loan is secured by hypothec.

Legal fee		0.275% of the loan amount (minimum fee €200)
Architect Valuation (Obligatory)* *Inclusive of VAT	Market Value	
	up to €250,000	€200.00
	€250,001 up to €500,000	€250.00
	€500,001 up to 800,000	€375.00
	€800,001 up to €1,000,000	€500.00
	€1,000,001 up to 2,000,000	€850.00
	€2,000,001 and over	€1,200.00

Note: Architect Valuation Fee applies when the facility is secured by hypothec on non-commercial property and is charged per property valued.

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Post Deed Updating of Searches	Will be debited after contact date to check proper registration of hypothecs	€40 + out of pocket expenses
Periodic Update of Searches		€35 + out of pocket expenses every 8 years or as deemed necessary by the Bank from time to time
Renewal of Hypothec		€50 + out of pocket expenses charged per deed
Request to Issue letter of Waiver/Postponements/Cancellation or subrogation		€50.00 + out of pocket expenses
Fee on Publication of Public Deed of Waiver/Postponement /Cancellation or Subrogation		€50.00 + out of pocket expenses
Conservation of Special Privilege		€50.00 + out of pocket expenses
Bank Architect Progress Report		€80.00+ out of pocket expenses
Adhoc requests for statements in print form not older than 1 year	€2.50 per statement	
Ad-hoc requests for statements in print form older than 1 year	€25.00 per statement	

Notes

'Out of pocket expenses' refer to any costs imposed by third parties and incurred by the Bank

Fees apply to Home Loans, Garage loans, Bridge Loans, Buy-to-Let Loans, Home Value Loans and Personal Loans secured by residential immovable property to residents of Malta.

The Bank reserves the right to update this tariff of charges list or to include new fees, at its own discretion, notice shall be given in line with statutory requirements. Updated tariff of charges can be found on the Bank's website or at any of the Bank's branches. Clients are advised to enquire with the Bank for the updated tariff of charges prior to requesting any service from the Bank.

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