

LOYAL BANK

TARIFF GUIDE FOR MULTICURRENCY
ACCOUNTS IN EUROS



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Below please find the list of fees and charges for our corporate and personal multicurrency accounts with effect from 29th April 2016. These fees are applicable if you already have a non-EUR account with us.

ACCOUNT FEES

Account opening fees

	Personal	Corporate
MasterCard Contactless and w/o card	97.50	147.50
Platinum	182.50	232.50

A minimum balance is not required for any Loyal Bank client account unless you choose a Platinum card. Our Platinum card account requires a minimum deposit of EUR 5,000 to be placed and maintained on the account.

Cirrus Maestro and MasterCard fees are shown for information only and for the benefit of existing cardholders. The bank is not accepting any further applications for these products as they have now been discontinued and replaced with MasterCard Contactless.

Blocked amount

	Personal	Corporate
Cirrus/Maestro, MasterCard, MasterCard Contactless and w/o card	75.00	120.00
Platinum	180.00	180.00

The blocked amount is a fully refundable security deposit, separated from the initial deposit to the account. In case the account remains inactive without an available balance, the maintenance fees will be deducted from this security deposit to avoid dormancy.

Maintenance fee

	Personal accounts		Corporate accounts	
	With Digipass	Without Digipass	With Digipass	Without Digipass
Cirrus/Maestro	12.50	12.50	20.00	20.00
MasterCard, MasterCard Contactless and w/o card	12.50	12.50	20.00	20.00
Platinum***	30.00	30.00	30.00	30.00

***Should your balance fall below the required minimum balance of USD/EUR 5,000 double monthly maintenance fee will apply.

Digipass fee

Digipass stoppage fee	20.00/device
Digipass issuance/replacement fee	45.00/device

The Digipass is an authentication device issued and used by Loyal Bank to generate electronic signatures for secure login and transfer requests.

PAYMENT FEES

Internal transfers	
Within customer's own accounts	5.00
Within the Bank	20.00
Incoming transfers	
For transfers below 5,000.00 EUR	18.00
For transfers above 5,000.01 EUR	35.00
Outgoing transfers	
SHA/BEN/OUR	0.475% minimum 139.00
Recall of SWIFT transfers	75.00
Modification of SWIFT transfers	75.00
Investigation of SWIFT transfers	75.00

BANK CARD FEES

Cash withdrawal fee		
Cirrus/Maestro, MasterCard, MasterCard Contactless and Platinum	4.50 + 1.80%	
Purchase using bank card		
Cirrus/Maestro	1.25	
MasterCard, MasterCard Contactless and Platinum	0.00	
Decline ATM or POS fee		
	1.00	
Balance request fee		
	1.00	
Bank card stoppage fee		
Cirrus/Maestro and MasterCard	15.00	
MasterCard Contactless	25.00	
Platinum	Free	
Bank card replacement fee		
MasterCard Contactless	50.00	
Platinum	Free	
Bank card renewal fee		
MasterCard Contactless	40.00	
Platinum	Free	
PIN code change fee		
	1.00	
Additional bank cards		
	Issuance fee	Monthly fee
Cirrus/Maestro	N/A	2.50
MasterCard	N/A	2.50
MasterCard Contactless	25.00	2.50
Platinum card	160.00	5.00

Please note that on non-EUR card transactions a conversion fee of 3.00% will apply.

OTHER FEES

Internet access code replacement	
Via Netbank	5.00
Via Customer Service	10.00
Netbank reactivation fee (after 3 unsuccessful login attempts)	10.00
Audit statement	55.00/statement + mailing fee
Registering changes to account data	10.00
Account statement via Netbank	3.00/statement
Account statement via Bank's Staff	
By courier	65.00
By post	17.00
By Fax	28.00
By e-mail	3.00
SWIFT message copy	60.00 + mailing fee
Transfer certificate	3.00
Bank reference	50.00 + mailing fee
Delivery by courier	65.00/package
SMS alert fee (charged on a monthly basis)	0.55/sms
E-mail notification	3.00/month
Denied card chargeback (Charged only upon receipt of documents, proving that the request was groundless)	75.00
Account closure fee	150.00

Disclaimer

The fees and charges of this guide apply to products and services provided by Loyal Bank Limited. Loyal Bank reserves the right to adjust these fees and charges if necessary. Such changes and adjustments will be communicated to our customers in advance. Please note that fees and charges in other currencies than USD are based on Loyal Bank's fees and charges in US dollars. The above fees and charges are valid as of 29th April 2016.