

FIMBANK

Standard Tariff Of Charges

2026

Documentary Credits

We handle documentary credits in accordance with the "Uniform Customs and Practice for Documentary Credits" as issued by the International Chamber of Commerce, Paris and applicable at the time.

Our rates and prices include usual postage, but not communication expenses and courier costs. Third-party bank expenses which we incur will also be charged to the customer at cost.

Outward Letters of Credit

Issuing/Opening an L/C	0.1% per month or part thereof and calculated from issuance to expiry date minimum USD1,000 (payable on application and non-refundable).
Acceptance Fee	0.1% per month or part thereof min USD250 or Equivalent.
Advising an Amendment	USD350 flat. If amount is increased or expiry extended 0.1% per month or part thereof minimum USD500 (payable on application and non-refundable).
Drafting of an L/C	USD250 flat per request. Or as otherwise agreed at the discretion of the Bank.
Payment/Negotiation fee	0.15% minimum USD500.

Inward Letters of Credit

Lodgement of an L/C	USD350 flat.
Advising an L/C	USD500 flat.
Advising an amendment	USD350 flat per amendment advised.
Payment/Negotiation fee	0.15% minimum USD500.
Acceptance/Deferred payment	Minimum USD250 per month or part thereof.
L/C Confirmation	Applied as agreed on a case-by-case basis. Minimum USD500.
Advising of a third bank's letter of credit to a correspondent bank	USD500 flat.
Vetting of a draft L/C	USD150 flat per request.
Discounting of term receivables	Applied as agreed on a case-by-case basis. Minimum USD500.

Transferable Letters of Credit

Transfer of a letter of credit	0.3% flat. Minimum USD500 (payable on application and non-refundable).
Transfer of an amendment	USD350 flat. If amount is increased 0.3% or USD500 whichever the greater.
Transferable L/C Confirmation	Applied as agreed on a case-by-case basis. Minimum USD500.

Outward Standby Letter of Credit/ Demand Guarantees

Issue a Standby L/C or Demand Guarantee (other than cash secured)	Applied as agreed on a case-by-case basis. Minimum USD500.
Issue of cash secured Standby L/C or Demand Guarantee	0.1% per month or part thereof minimum USD500.
Drafting of Standby L/C or Demand Guarantee	USD250 flat per request.
Amendment to a Standby L/C or Demand Guarantee	USD350 flat. If amount is increased or expiry extended in line with issuance fee. Minimum USD500.
Payment/Negotiation fee	0.15% minimum USD500.

Inward Standby Letter of Credit / Demand Guarantees

Advising Standby L/C or Demand Guarantee	USD500 flat.
Advising an amendment	USD350 flat per amendment advised.
Vetting of a draft Standby Letter of Credit/Demand Guarantee	USD150 flat per request
Payment/Negotiation fee	0.15% minimum USD500.

Assignment

Notification/Acknowledgement of Letter of Assignment	0.125% flat minimum USD500.
Payments under letter of assignment	As per standard payment tariff.

Other Charges

Checking of documents prior to presentation	USD250 per set of documents submitted in part or in full.
Discrepant documents presented under letter of credit	USD250 over and above all standard tariff charges.
Irrevocable Reimbursement Undertaking	Applied as agreed on a case-by-case basis. Minimum USD500 plus "Settlement of reimbursement claim" fee.
Settlement of reimbursement claim	USD150 flat per settlement.

Shipping Guarantee/Indemnity

Issuance of a shipping guarantee	If issued under letter of credit, USD100 per month or part thereof else 0.125% per month of invoice value of goods or part thereof minimum USD250 (payable on application and non-refundable).
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Letter of Credit Expenses

Courier fees	USD75 per set of documents.
Communication	USD300 for Transmission by SWIFT of: Letter of Credit, Standby Letter of Credit Transfer of a L/C, Guarantee, third bank's L/C. This covers the transmission of all amendments and correspondence, except for situations which require special handling or extensive correspondence.

Documentary Collections

We handle clean and documentary collections in accordance with the "Uniform Rules for Collections" as issued by the International Chamber of Commerce, Paris and applicable at the time. Our rates and prices include usual postage, but not communication expenses and courier costs. Any third-party bank expenses which we incur, will be charged to the customer at cost.

Inward Collection (Import)

Collection fee	0.15% minimum USD250 maximum USD1,000.
Overdue collection	USD100 per 30 days overdue.
Avalisation of a Bill of Exchange	Applied as agreed on a case-by-case basis but in any case, not less than USD500 payable in advance.

Outward Collection (Export)

Collection fee	0.15% minimum USD250 maximum USD1,000.
Tracers	USD50. Per tracer.
Discount Interest	Applied as agreed on a case-by-case basis.
Amendment to Collection Instructions	USD300 per amendment instruction.

Collection Expenses

Courier fees	USD75 per set of documents.
Communication	USD50. This covers the transmission of all correspondence, bar situations which require special handling or extensive correspondence.

Payments

Single Euro Payments Area (SEPA) payments

A valid SEPA transfer should conform to the following criteria:

- Payment must be in EURO currency
- Current SEPA countries are 34. 28 member states of the European Union (Euro zone and non-Euro zone members), together with the other EEA members Iceland, Liechtenstein and Norway, as well as Monaco, San Marino and Switzerland. Other territories Åland Islands, Azores, Canary Islands, French Guiana, Gibraltar, Guadeloupe, Guernsey, Isle of Man, Jersey, Madeira, Martinique Mayotte, Réunion, Saint Barthélemy, Saint Martin, (French part, Saint Pierre and Miquelon
- Charges are to be shared (SHA). In accordance with EEC Payment Services Directive, payments directed to a beneficiary within the EEC are not to have an OUR charges code
- Both the a/c number of the Applicant and the Beneficiary must be IBAN (International Bank Account Number)

All EUR payments will be processed as SEPA payments unless otherwise instructed by the Remitter.

Target 2 Payment

- EUR currency payments to beneficiaries anywhere in the world
- Payment received by beneficiary in real time Extended Cutoff time possible
- Extended Cutoff time possible

Non STP Payments

Any payments sent or received requiring manual intervention of the bank e.g. When BIC/IBAN/Routing details are missing (as applicable).

Outward Payments

FIMBank Direct

- FIMBank Direct provides secure online banking for individuals and corporates, enabling you to manage your accounts, payments, term deposits, and foreign transactions remotely.

Outward Payments

Automated Payments through FIMBank Direct	Payment Amount	Fees
SEPA & SEPA Instant Payments - EUR	up to EUR10,000 over EUR10,000 - 0.10%	EUR4 Min EUR10 - Max 60
SEPA Easisave Payments		Free (incoming & outgoing)
Non SEPA Payments	All Currencies	0.10% Min USD10 - Max USD75
Priority Payments (Same Day Value) - if in EUR through T2 - if possible	All Currencies	0.10% +Same day Value fee Min USD10 - Max USD75 +USD25
Bulk Payments	All Currencies	case by case basis

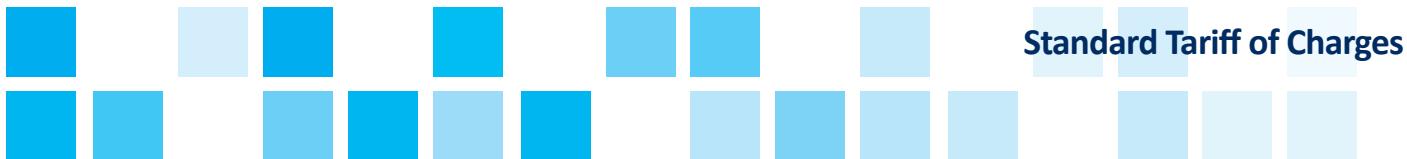
Non Automated Payments

SEPA & SEPA Instant Payments - EUR	0.01%	Min EUR10 - Max EUR70*
Non SEPA Payment - All Currencies	0.10%	Min USD10 - Max USD100*
Priority Payment (same day value) -	All Currencies	0.10% Min USD10 - Max USD100*
	Same day Value Fee	USD35

*An additional fee of USD 50 (or equivalent) will be charged over and above the non-automated payment fees, for all payments not processed through the FIMBank Direct digital banking platform. Facility disbursement managed by the Bank's operations are excluded.

Handling Fees (additional to any Payment fees mentioned above - as applicable)

Non STP Payments	All Currencies	USD25
Cancellations Prior to Dispatch/Returns/Repairs	All Currencies	USD25
Foreign Bank Fees (Payments where Remitter pays all Charges)	All Currencies	USD35
Investigations	All Currencies	USD35 + Out of pocket expenses incurred by the bank
Correspondent bank fee	All Currencies	USD10 on all payments excluding SEPA & SEPA instant compliant EUR payments



Standard Tariff of Charges

Inward Payments

Payment fee	USD10 flat.
Correspondent bank fee	USD10 flat. Applicable to all payments over and above the "Payment fee".
Inward payments with charges for remitter (OUR)	USD30 claimed from remitting bank.
Non STP Payments - All Currencies	USD25
SEPA Instant Easisave payments	Free

Deposit of Cheques/Drafts to an Account with FIMBank

Local cheques	USD10.
Foreign cheques	USD10 flat plus foreign bank fee if applicable.
Cheque sent for collection to payee bank	0.15% minimum USD100, maximum USD500.
Cheque returned unpaid	USD35.

Escrow Accounts

All fees are payable prior to rendering the service. FIMBank shall have the right to modify the fee (which may exceed the above rates) in case of tailor-made agreements or other ad hoc transactions.

Account opening, maintenance and preparation of the agreement	0.4% of the amount, minimum USD1,000, maximum USD5,000.
Amendments to the Escrow Account Agreement	0.1% of the amount, minimum USD500, maximum USD2,500.
Internal transfers	Free of charge.
• From the Escrow Account to any account held with FIMBank	
• From the Escrow Account to all accounts with any other financial institution	As per tariff (0.1% minimum USD10 maximum USD100) + other fees (if applicable).
Statement on the Escrow Account	USD100 per statement.

Other Fees

Legal Fees	Recoverable at cost.
Reference letter or Status report	Corporate USD250 / Individual USD150 if transmitted by one of fax/email/post. SWIFT/Courier costs extra
Release of Stock	USD150 flat if transmitted by one of fax/email/post.
Forward Exchange Contract	Forward exchange rates will be quoted on application.
Special Handling Fee	This fee is at our discretion. We will apply it where letter of credit or collection transactions require special handling and / or extensive correspondence.
Pledge on account balances to third parties	Subject to FIMBank's Approval



Account Fees

Account Minimum Balance	Free of charge if the average cumulative balance of all the customers call or current account(s) during any calendar month is more than USD2500 (or equivalent) If not a fee of USD100 (or equivalent) per month is applicable.
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Account Maintenance Fee	USD100 per annum.
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Inactive Account Maintenance Fee	Free of charge - subject to regular activity. USD400 per annum after 2 years inactivity Charged on a USD100 per quarter basis
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Special charges scheme for Term Deposit accounts

Inward Payments for placement to a term deposit	No charge.
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Outward Payments in settlement of term deposits EUR SEPA compliant USD spot payment GBP spot payment Other currency spot payment	EUR 4 flat. USD15 flat. GBP15 flat. USD15 flat or equivalent
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Test key arrangement	USD50 flat charged on an annual basis in advance.
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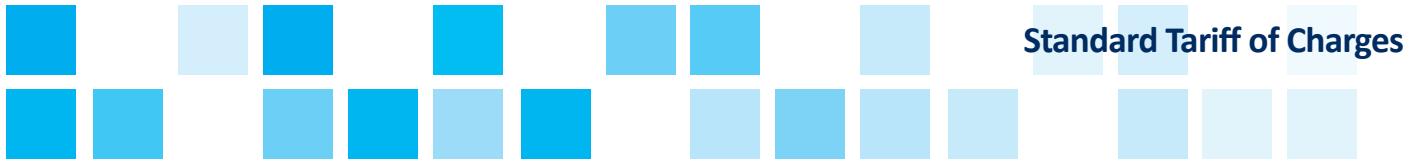
Statement request	USD10 flat if transmitted by one of email/post. Courier costs extra.
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Audit report	USD75 flat if transmitted by one of email/post. Courier costs extra.
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Company In Formation Accounts (CIFA)	USD100 and charged when capital is moved to operating account.
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Duplicate transaction advice	USD2.50 flat if transmitted by one of email/post Courier costs extra.
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Retrieval of records from archive	This fee is at the Bank's discretion.
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Business Account Corporate Banking *(effective 60 days from publishing)*

Eligible Customers: Corporates, SMEs and Partnerships

Currency: USD, EUR, GBP

Minimum Amount: USD, EUR, GBP 100,000

Fees: Business Current Account - Fees for administering the Business Current Account depend on the amount placed on a fixed term deposit.

Account Opening Fee*	USD 1,500
Account Review Fee*	
Term Deposit Balance from 0 up to 500,000	USD 1,500
Term Deposit Balance >500,000 up to 1,000,000	USD 1,000
Term Deposit Balance >1,000,000	USD 500

*Account review fee frequency is risk based.

*Account opening and review fee may be increased up to USD5,000 depending on the company and account profile.

Account Minimum Balance: Free of charge if the average cumulative balance of all the customers call or current account(s) during any calendar month is more than USD2500 or equivalent. If not a fee of USD100 (or equivalent) per month is applicable.

Inactive Account Maintenance: Fee Free of charge - subject to regular activity. USD400 per annum after 2 years of inactivity charged on a USD100 per quarter basis.



Real Estate Finance

Unutilisation fee	1% p.a. charged on the undrawn portion of the loan
Processing fee	1% (minimum EUR 2,500) varies by project risk/transaction complexity
Annual review/Renewal fee	0.10% p.a. of outstanding loan facility on each annual review/minimum EUR500
Waiver fee	€100 per waiver collected upon issuance of waiver letter
Loan extension fee	0.3% to 0.4% flat, minimum €1,000
Quarterly site visits	€250
Security Item release fee	€50 per item of security released (applicable for each individual release eg. life insurance, pledge on shares etc. Not applicable to guarantees and other undertakings.)
Guarantees in favour of Malta Govt. Entities	0.5% per annum or part thereof minimum €200 to MEPA or other government parastatal bodies for the purposes of corporate finance transactions
Advising of Irregularities	€50
Loan late payment	€50 per calendar week following one month grace

Architect Valuation Fees	Valuation	Fee Payable (ex-VAT)
	Up to €500,000	€750
	€500,001 to €1,000,000	€1,000
	€1,000,001 to €1,500,000	€1,500
	€1,500,001 to €2,000,000	€2,000
	€2,000,001 to €2,500,000	€2,500
	€2,500,001 and over	€2,500 + 0.04% on the remainder

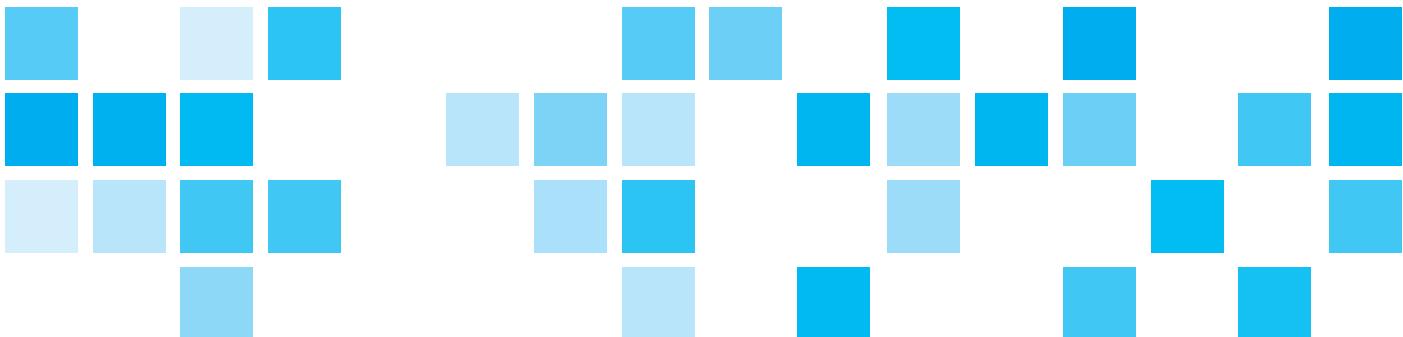
1. Valuation amounts are based on end value.
2. All other architect out-of-pocket expenses in connection with periodic property market value assessment, regulatory monitoring or similar period reviews shall be borne by the borrowing client.
3. The same schedule of fees shall apply to any mandatory architect revaluation on property held as collateral in relation to the loan granted by the Bank.

Real Estate Finance

Legal Fees	Contract Loan Amount	Fee Payable
	Up to €500,000	0.4%
	€500,001 to €1,000,000	0.3%
	€1,000,001 to €3,000,000	0.25%
	€3,000,001 and over	0.2%

The above architect and legal fees may vary depending on the nature and complexity of the facility.
The facility letter shall take precedence.

Remittances/SEPA transfers	Outward Remittances Charges	(EUR currency)
	Intra-account transfers	Free
	Issuance of Draft	€4.00
	SEPA Payments	€4.00
	Incoming Remittance Charges	(EUR currency)
	Euro Payments including SEPA	Free



Important Information

This Standard Tariff of Charges becomes effective on **1st April 2026**, following a 60 day notice period from the date it is communicated to clients.

This Standard Tariff of Charges supersedes all previous tariffs and should be read in conjunction with FIMBank's General Terms and Conditions of Business. The terms outlined in this Tariff may be modified by specific facilities granted by FIMBank. FIMBank reserves the right to amend this Tariff, in whole or in part, at its sole discretion. Efforts will be made to notify you of any amendments in advance, with updates provided at least two months before the amendments take effect, barring exceptional circumstances. Unless you terminate your relationship with FIMBank prior to the amendments coming into force, you are deemed to accept the changes, which will become binding.

This Tariff applies to standard transactions, but higher or additional charges may apply to complex transactions, urgent processing, or those involving products or arrangements not covered in this Tariff. If a separate tariff agreement is in place, it will take precedence over this document. For details on applicable fees, customers can contact FIMBank at info@fimbank.com.

FIMBank plc

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