

FIMBANK

Standard Tariff Of Charges

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 USD 1,000 (payable on application and non-refundable).
Acceptance Fee	0.1% per month or part thereof min USD 250 or Equivalent.
Advising an Amendment	USD 350 flat. If amount is increased or expiry extended 0.1% per month or part thereof minimum USD 500 (payable on application and non-refundable).
Drafting of an L/C	USD 250 flat per request. Or as otherwise agreed at the discretion of the Bank.
Payment/Negotiation fee	0.15% minimum USD 500.

Inward Letters of Credit

Lodgement of an L/C	USD 350 flat.
Advising an L/C	USD 500 flat.
Advising an amendment	USD 350 flat per amendment advised.
Payment/Negotiation fee	0.15% minimum USD 500.
Acceptance/Deferred payment	Minimum USD 250 per month or part thereof.
L/C Confirmation	Applied as agreed on a case-by-case basis. Minimum USD 500.
Advising of a third bank's letter of credit to a correspondent bank	USD 500 flat.
Vetting of a draft L/C	USD 150 flat per request.
Discounting of term receivables	Applied as agreed on a case-by-case basis. Minimum USD 500.

Transferable Letters of Credit

Transfer of a letter of credit	0.3% flat. Minimum USD 500 (payable on application and non-refundable).
Transfer of an amendment	USD 350 flat. If amount is increased 0.3% or USD 500 whichever the greater.
Transferable L/C Confirmation	Applied as agreed on a case-by-case basis. Minimum USD 500.

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 USD 500.
Issue of cash secured Standby L/C or Demand Guarantee	0.1% per month or part thereof minimum USD 500.
Drafting of Standby L/C or Demand Guarantee	USD 250 flat per request.
Amendment to a Standby L/C or Demand Guarantee	USD 350 flat. If amount is increased or expiry extended in line with issuance fee. Minimum USD 500.
Payment/Negotiation fee	0.15% minimum USD 500.

Inward Standby Letter of Credit / Demand Guarantees

Advising Standby L/C or Demand Guarantee	USD 500 flat.
Advising an amendment	USD 350 flat per amendment advised.
Vetting of a draft Standby Letter of Credit/Demand Guarantee	USD 150 flat per request.
Payment/Negotiation fee	0.15% minimum USD 500.

Assignment

Notification/Acknowledgement of Letter of Assignment	0.125% flat minimum USD 500.
Payments under letter of assignment	As per standard payment tariff.

Other Charges

Checking of documents prior to presentation	USD 250 per set of documents submitted in part or in full.
Discrepant documents presented under letter of credit	USD 250 over and above all standard tariff charges.
Irrevocable Reimbursement Undertaking	Applied as agreed on a case-by-case basis. Minimum USD 500 plus "Settlement of reimbursement claim" fee.
Settlement of reimbursement claim	USD 150 flat per settlement.

Shipping Guarantee/Indemnity

Issuance of a shipping guarantee	If issued under letter of credit, USD 100 per month or part thereof else 0.125% per month of invoice value of goods or part thereof minimum USD 250 (payable on application and non-refundable).
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Letter of Credit Expenses

Courier fees	USD 75 per set of documents.
Communication	USD 300 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 USD 250 maximum USD 1,000.
Overdue collection	USD 100 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 USD 500 payable in advance.

Outward Collection (Export)

Collection fee	0.15% minimum USD 250 maximum USD 1,000.
Tracers	USD 50. Per tracer.
Discount Interest	Applied as agreed on a case-by-case basis.
Amendment to Collection Instructions	USD 300 per amendment instruction.

Collection Expenses

Courier fees	USD 75 per set of documents.
Communication	USD 50. 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 EUR 10,000 over EUR 10,000 - 0.10%	EUR 4 Min EUR 10 - Max EUR 60
SEPA Easisave Payments			Free (incoming & outgoing)
Non SEPA Payments	All Currencies	0.10%	Min USD 10 - Max USD 75
Priority Payments (Same Day Value) - if in EUR through T2 - if possible All Currencies		0.10% +Same day Value fee	Min USD 10 - Max USD 75 +USD 25
Bulk Payments	All Currencies	case by case basis	

Non Automated Payments

SEPA & SEPA Instant Payments - EUR		0.01%	Min EUR 10 - Max EUR 70*
Non SEPA Payment - All Currencies		0.10%	Min USD 10 - Max USD 100*
Priority Payment (same day value) -	All Currencies	0.10%	Min USD 10 - Max USD 100*
		Same day Value Fee	USD 35

*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	USD 25
Cancellations Prior to Dispatch>Returns/Repairs	All Currencies	USD 25
Foreign Bank Fees (Payments where Remitter pays all Charges)	All Currencies	USD 35
Investigations	All Currencies	USD 35 + Out of pocket expenses incurred by the bank
Correspondent bank fee	All Currencies	USD 10 on all payments excluding SEPA & SEPA instant compliant EUR payments

Inward Payments

Payment fee	USD 10 flat.
Correspondent bank fee	USD 10 flat. Applicable to all payments over and above the "Payment fee".
Inward payments with charges for remitter (OUR)	USD 30 claimed from remitting bank.
Non STP Payments - All Currencies	USD 25.
SEPA Instant Easisave payments	Free.

Deposit of Cheques/Drafts to an Account with FIMBank

Local cheques	USD 10.
Foreign cheques	USD 10 flat plus foreign bank fee if applicable.
Cheque sent for collection to payee bank	0.15% minimum USD 100, maximum USD 500.
Cheque returned unpaid	USD 35.

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 USD 1,000, maximum USD 5,000.
Amendments to the Escrow Account Agreement	0.1% of the amount, minimum USD 500, maximum USD 2,500.
Internal transfers <ul style="list-style-type: none"> • From the Escrow Account to any account held with FIMBank • From the Escrow Account to all accounts with any other financial institution 	Free of charge. As per tariff (0.1% minimum USD 10 maximum USD 100) + other fees (if applicable).
Statement on the Escrow Account	USD 100 per statement.

Other Fees

Legal Fees	Recoverable at cost.
Reference letter or Status report	Corporate USD 250 / Individual USD 150 if transmitted by one of fax/email/post. SWIFT/Courier costs extra
Release of Stock	USD 150 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 calender month is more then USD 2500 (or equivalent) If not a fee of USD 100 (or equivalent) per month is applicable.
Account Maintenance Fee	USD 100 per annum.
Inactive Account Maintenance Fee	Free of charge - subject to regular activity. USD 400 per annum after 2 years inactivity Charged on a USD 100 per quarter basis

Special charges scheme for Term Deposit accounts

Inward Payments for placement to a term deposit	No charge.
Outward Payments in settlement of term deposits EUR SEPA compliant USD spot payment GBP spot payment Other currency spot payment	EUR 4 flat. USD 15 flat. GBP 15 flat. USD 15 flat or equivalent.
Test key arrangement	USD 50 flat charged on an annual basis in advance.
Statement request	USD 10 flat if transmitted by one of email/post. Courier costs extra.
Audit report	USD 75 flat if transmitted by one of email/post. Courier costs extra.
Company In Formation Accounts (CIFA)	USD 100 and charged when capital is moved to operating account.
Duplicate transaction advice	USD 2.50 flat if transmitted by one of email/post. Courier costs extra.
Retrieval of records from archive	This fee is at the Bank's discretion.

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:	<p>Business Current Account - Fees for administering the Business Current Account depend on the amount placed on a fixed term deposit.</p> <table border="0"> <tr> <td>Account Opening Fee*</td> <td>USD 1,500</td> </tr> <tr> <td>Account Review Fee*</td> <td></td> </tr> <tr> <td>Term Deposit Balance from 0 up to 500,000</td> <td>USD 1,500</td> </tr> <tr> <td>Term Deposit Balance >500,000 up to 1,000,000</td> <td>USD 1,000</td> </tr> <tr> <td>Term Deposit Balance >1,000,000</td> <td>USD 500</td> </tr> </table> <p>*Account review fee frequency is risk based. *Account opening and review fee may be increased up to USD 5,000 depending on the company and account profile.</p>	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 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 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 USD 2500 or equivalent. If not a fee of USD 100 (or equivalent) per month is applicable.										
Inactive Account Maintenance:	Fee Free of charge - subject to regular activity. USD 400 per annum after 2 years of inactivity charged on a USD 100 per quarter basis.										

Real Estate & Corporate Financing

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 EUR 500.
Loan extension fee	0.3% to 0.4% flat, minimum EUR 1,000.
Quarterly site visits	EUR 250.
Security Item release fee	EUR 100 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 EUR 200 to Planning Authority or other government entities for the purpose of corporate finance transaction.
Advising of Irregularities	EUR 50.
Loan late payment	EUR 50 per calendar week following one month grace period.

Architect Valuation Fees

Valuation Tiers	Fee Payable
Up to EUR 500,000	EUR 750
EUR 500,001 to EUR 1,000,000	EUR 1,000
EUR 1,000,001 to EUR 1,500,000	EUR 1,500
EUR 1,500,001 to EUR 2,000,000	EUR 2,000
EUR 2,000,001 to EUR 2,500,000	EUR 2,500
EUR 2,500,001 and over	EUR 2,500 + 0.04% on the remainder

Valuation amounts are based on end value. 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. 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 & Corporate Financing

Legal Fees

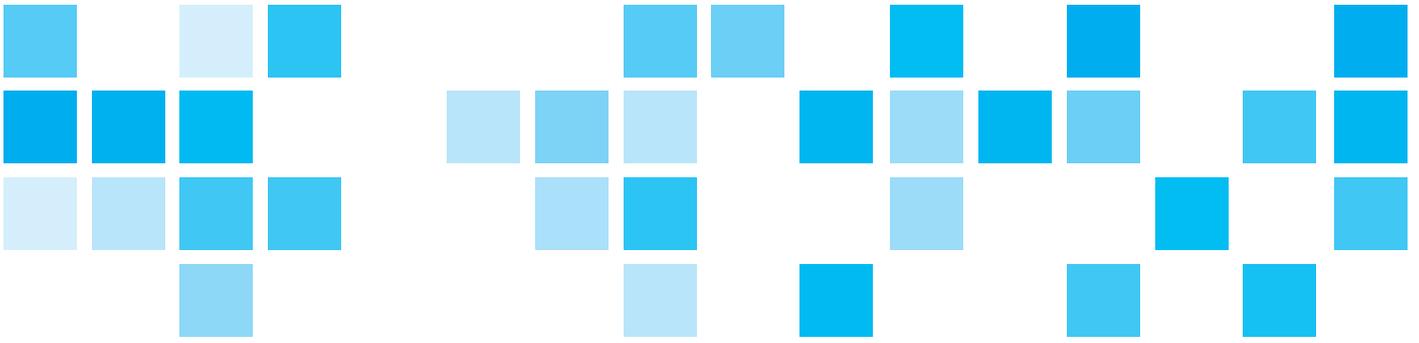
Contract Tiers	Contract Loan Amount	Fee Payable
	Up to EUR 500,000	0.4% (minimum EUR 1,500)
	EUR 500,001 to EUR 1,000,000	0.3%
	EUR 1,000,001 to EUR 3,000,000	0.25%
	EUR 3,000,001 and over	0.2%

Other Legal Fees

Waiver fee	EUR 100 per waiver collected upon issuance of waiver letter.
Security Item Release	EUR 100
Postponement/Cancellation	EUR 100
Conservation of Privilege	EUR 100 plus any out-of pocket expenses
Facility Amendment Fee	EUR 250
Updating of Searches	EUR 250

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	Fee (EUR)
	Intra-account transfers	Free
	Issuance of Draft	EUR 4.00
	SEPA Payments	EUR 4.00
	Incoming Remittance Charges	
	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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