



Our Charges

This brochure gives a brief description of tariffs as charged by AgriBank plc on some of its products and services. For tariffs on products or services which are not listed in this brochure, kindly contact us on AgriBank plc SkyParks Business Centre, Malta International Airport, Luqa, LQA 4000; www.agribankplc.com ☐ operations@agribankplc.com

Charges are subject to revision from time to time.

LENDING FACILITIES	
<i>Hire Purchase (HP)</i>	
Facility Fee	<i>1% - 1.50% on a case by case basis (fee set by AgriFinance Ltd)</i>
Documentation Fee	<i>Facilities below £100,000 - Fee of £100 Facilities above £100,000 - Fee of £150</i>
Arrears Fee	<i>1% monthly fee calculated on a daily basis on principal element of arrears - £30 as a minimum</i>
Restructure Fee	<i>1% of outstanding balance of each facility being restructured – minimum £100 and maximum £500.</i>
Commitment Fees	<i>1% fee after 75 days following sanction for Land Collateralized Facilities 1% fee after 45 days following sanction for all the other facilities</i>
Early Settlement Fees	<i>98% of the future interest or as per agreement</i>

<u>Financial Lease (FL)</u>	
Facility Fee	<i>1% - 1.50% on a case by case basis (fee set by AgriFinance Ltd)</i>
Documentation Fee	<i>Facilities below £100,000 - Fee of £100 Facilities above £100,000 - Fee of £150</i>
Arrears Fee	<i>1% monthly fee calculated on a daily basis on principal element of arrears - £30 as a minimum</i>
Restructure Fee	<i>1% of outstanding balance of each facility being restructured – minimum £100 and maximum £500.</i>
Commitment Fees	<i>1% fee after 75 days following sanction for Land Collateralized Facilities 1% fee after 45 days following sanction for all the other facilities</i>
Early Settlement Fees	<i>98% of all future interest or as per agreement</i>
<u>Secured Loans</u>	
Facility Fee	<i>1% - 1.50% on a case by case basis (fee set by AgriFinance Ltd)</i>
Documentation Fee	<i>Facilities below £100,000 - Fee of £100 Facilities above £100,000 - Fee of £150</i>
Arrears Fee	<i>1% monthly fee calculated on a daily basis on principal element of arrears - £30 as a minimum</i>
Restructure Fee	<i>1% of outstanding balance of each facility being restructured – minimum £100 and maximum £500.</i>
Commitment Fees	<i>1% fee after 75 days following sanction for Land Collateralized Facilities 1% fee after 45 days following sanction for all the other facilities</i>
Early Settlement Fees	<i>98% of all future interest or as per agreement</i>

TERM DEPOSITS**Co-Invest Bond**

Opening Fee	<i>Free of Charge</i>
1st Year Early Maturity Penalty	<i>3% of principal amount plus interest already paid plus accrued interest will be lost</i>
2nd Year Early Maturity Penalty	<i>2% of principal amount plus interest already paid plus accrued interest will be lost</i>
3rd Year Early Maturity Penalty	<i>1% of principal amount plus interest already paid plus accrued interest will be lost</i>
4th Year Early Maturity Penalty	<i>Interest already paid plus accrued interest will be lost</i>
5th Year Early Maturity Penalty	<i>Interest already paid plus accrued interest will be lost</i>

5 Year Fixed Rate Savings Account

Opening Fee	<i>Free of Charge</i>
1st Year Early Maturity Penalty	<i>3% of principal amount plus interest already paid plus accrued interest will be lost</i>
2nd Year Early Maturity Penalty	<i>2% of principal amount plus interest already paid plus accrued interest will be lost</i>
3rd Year Early Maturity Penalty	<i>1% of principal amount plus interest already paid plus accrued interest will be lost</i>
4th Year Early Maturity Penalty	<i>Interest already paid plus accrued interest will be lost</i>
5th Year Early Maturity Penalty	<i>Interest already paid plus accrued interest will be lost</i>

<u>3 Year Fixed Rate Savings Account</u>	
Opening Fee	<i>Free of Charge</i>
1st Year Early Maturity Penalty	<i>2% of principal amount plus interest already paid plus accrued interest will be lost</i>
2nd Year Early Maturity Penalty	<i>1% of principal amount plus interest already paid plus accrued interest will be lost</i>
3rd Year Early Maturity Penalty	<i>Interest already paid plus accrued interest will be lost</i>
CUSTOMER ACCOUNTS	
<u>Personal and Corporate</u>	
Credit transfers between own accounts	<i>Free of charge</i>
Internal account to account transfer	<i>Free of charge</i>
Statement request	<i>€3</i>
HIGH BALANCE	
The Bank reserves the right to charge a high balance fee to non-personal customer Euro denominated current accounts with a net positive balance of more than EUR 2,000,000.	<i>0.5% daily</i>
ACCOUNT OPENING	
<u>Corporate Business</u>	
Onboarding Fee	<i>Minimum €500 – The fee is split up in two; 50% is paid up-front (non-refundable) and the rest is paid after the completion of the process before the account is opened.</i>
Account Maintenance Fee	<i>Minimum €500 – per account; per year, paid upfront (non-refundable)</i>
<i>Note: The Bank reserves the right to increase the Onboarding and/or Account Maintenance Fees. The applicable Onboarding and Account Maintenance fees will be communicated directly by the Bank during the onboarding process.</i>	

CIF (Company In Formation) Accounts

Onboarding Fee	<i>€250 paid up-front (non-refundable)</i>
Maintenance Fee	<i>€500 per account; per year, paid upfront</i>

INWARD CREDIT TRANSFERS – <u>received as 'SHA' or 'BEN' charge</u>	
Payments in EURO up to €5,000	<i>Free of charge</i>
Payments in EURO over €5,000	<i>0.1% of the amount capped at €50</i>
INWARD CREDIT TRANSFERS – <u>received as 'OUR' charges</u>	
Payments in EURO up to €5,000	€10
Payments in EURO over €5,000	€20
<i>Please note that this fee is charged to the remitter of the funds. The Beneficiary will be credited with the 'Gross Amount'.</i>	
<u>Handling Fees</u>	
Non-STP ² – Repairs	€20
Cancellations / Rejects	€20
OUTWARD CREDIT TRANSFERS	
<u>Transfers to AgriBank PLC Acc</u>	
Between Own Accounts	<i>Free of charge</i>
To Third Party Accounts	<i>Free of charge</i>
To EEA¹ and non-EEA Countries	
In Euro via AgriBank 24X7 Service between €0.01 and €49,999.99	<i>0.1% of the amount; minimum of €10 and maximum of €150</i>
Non-Automated / Manual Payments	<i>€20 over and above normal transfer fee</i>
N.B – Please be informed that all our payments are sent with same day value date.	
<u>Handling Fees</u>	
Non-STP ² – Repairs	€20
Cancellations / Returns / Repairs	€20
Investigations	€30 + Any other expenses incurred by the Bank
<u>Charges Instructions – 'BEN', 'SHA' or 'OUR'</u>	
'BEN' – All transactions charges, including the charges of the financial institution servicing the ordering customer's account, for the credit transfer(s) are to be borne by the beneficiary customer.	
'SHA' – All transaction charges other than the charges of the financial institution servicing the ordering customer account are borne by the beneficiary customer.	
'OUR' – All transaction charges for credit transfer(s) are to be borne by the ordering customer.	
<u>Additional Charges for 'OUR' Outward Credit Transfers</u>	
EURO Transfers set as OUR	<i>This charge varies according to the correspondent bank's charges. The charge is debited from the client's account once AgriBank is charged by the Correspondent Bank; could be several days after.</i>

The European Economic Area (EEA)¹ Countries are:

Austria	Greece	Norway
Belgium	Hungary	Poland
Bulgaria	Iceland	Portugal
Cyprus	Ireland	Romania
Croatia	Italy	Slovakia
Czech Republic	Liechtenstein	Slovenia
Denmark	Latvia	Spain
Estonia	Lithuania	Sweden
Finland	Luxembourg	United Kingdom
France	Malta	Germany
Netherlands		

Definitions

Non STP² - If the payment you request / receive requires manual intervention on the part of the Bank and is therefore considered as being a Non-Straight Through Processing payment e.g. where you do not provide the Bank with the correct BIC, IBAN / Account Number, and/or routing number (as and if applicable)

OTHER CHARGES

Postages	<i>Normal Mail - €2 Registered Mail - €5</i>
Courier Charges	<i>On a case by case basis</i>
Request for copies of SWIFT Messages	<i>€3 per message</i>
Provision of bank references, upon request	<i>€50</i>
Bank report for audit purposes, upon request	<i>€100</i>

These Tariff of charges supersedes all previous standard tariffs of charges. These Tariff of charges should be read in conjunction with AgriBank's General Terms and Conditions of Business. The Terms and Conditions mentioned in these Tariff of charges may be superseded by specific facilities granted by to customers by AgriBank. AgriBank reserves the right to amend its Tariff of charges in whole or in part at any time at its discretion. AgriBank will strive to update you with any amendments to these Tariff of charges and to inform you in advance. Any updates will, in the absence of exceptional circumstances, be provided by AgriBank at least two calendar months before date of applicability of such amendments. Unless you terminate your relationship with AgriBank prior to the coming into force of the amendments, you are deemed to have accepted such amendments to the Tariff of charges and the amended Tariff of charges shall become binding upon you. These Standard Tariff of charges applies to standard transactions. Higher and/or additional charges may apply to certain transactions and services. These Tariff of Charges will apply should no other tariff of charges be agreed separately. Any other agreement with the customer for a separate tariff will prevail over these Tariff of charges.