



Name of the account provider: Em@ney plc

Account name: Personal Account (Basic)

Date: 20/02/2023

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account which are not listed here. Full information is available in the Personal Account Section on the website of Em@ney Plc (<https://emoney.mt/>), and the Basic Account terms and conditions are available upon request or opening of account.
- A glossary of the terms used in this document is available free of charge.

Service	Fee
General account services	
Maintaining the account	
Account fee	The account provider operates the account for use by the customer every 6 months. 6.00 €
Subscribing, and renewing online banking	The account provider offers the client online access to the account 0.00 €
Requesting statements (Online)	You can download your account statements online from your personalized online portal. 0.00 €
Requesting statements (Hard Copy dispatch)	If you require your statements to be sent to you in hard copy a fee of 25€ is charged. This is carried out upon request only. 25.00 €
Vanity IBAN	You can personalize your IBAN accordingly. This is on request only. 25.00 €
SMS	The first 5 SMS requests for login are free of charge per day. Any further SMS requests carry a charge of € 0.15c. 0.15 €

Self – Blocking and unblocking of Account or Tool	We have provided you with the possibility to block and unblock your account automatically. This is to ensure your security, or for any other reason that you may require.	5.00 €
Provision of Manual Operations	This is when the client requests the service provider to undergo a manual operation on one's behalf.	25.00 €
Request of Pre-paid Em@ney MasterCard	You may request a Pre-Paid Em@ney Mastercard which is issued by one of our Partners.	15.00 €
Payments (excluding cards)		
Sending money in Euros to other account in the Single Euro Payment Area (Bank Wire)	Sending money in EURO to other account in the Single Euro Payment Area carries the fee of 0.08% with a minimum fee of €4.00	0,08 % (minimum fee 4.00 €)
Payment to another EM Account	Payments to another Em@ney account.	2.00 €
Receiving money – Euro	Receiving money in EURO from other account in the Single Euro Payment Area carries the fee of 0.15% of the amount received	0.15 %
Sending money in other Currencies to any other account	Quoted upon request due to currency conversion.	
Own Pre-paid EM Mastercard Top-Up	You may top up your Pre-paid Em@ney Mastercard, which carries a fee of 1% with a minimum fee of 1.50€.	1.00 % (minimum fee 1.50 €)
Other Pre-paid EM Mastercard Top-Up	You may top up other Pre-paid Em@ney Mastercard, which carries a fee of 1% with a minimum fee of 3€.	1.00 % (minimum fee 3.00 €)
Cards and Cash		
Cash withdrawal or deposit	The customer puts cash into the customer's account at Em@ney office.	3.00 €
Overdrafts and related services		

N/A	N/A
Other services	
N/A	N/A

Package of services	Fee
[brand name]	N/A
Services beyond these quantities will be charged separately.	

Information on additional services	
Information on fees for services exceeding the quantity of services covered by the package of services (excluding fees listed above)	
Service	Fee
[brand name]	N/A