



FIMBANK

FIRST INTERNATIONAL MERCHANT BANK p.l.c.
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STANDARD TARIFF OF CHARGES		
DOCUMENTARY CREDITS		
ISSUING / OPENING FEE		0.125% PER MONTH OR PART THEREOF MINIMUM \$250
ADVISING FEE		0.05% MINIMUM \$50 MAXIMUM \$200
TRANSFER OF A LETTER OF CREDIT		0.4% MINIMUM \$150
AMENDMENT FEE		\$50 PER AMENDMENT ADVISED
PAYMENT FEE *		0.25% MINIMUM \$50
DISCOUNTING FEE		0.25% MINIMUM \$50
CONFIRMATION FEE		NEGOTIABLE ON A CASE BY CASE BASIS
BACK TO BACK FEE (subject to approval basis)		1% FLAT (excluding communication expenses) MIN \$1,500
RELEASE FEE		\$100 FLAT
LETTER OF ASSIGNMENT		0.125% (MIN \$250)
UNUTILISATION FEE :	BACK-TO BACK	\$300 FLAT
	OUTWARD L/C	\$100 FLAT
DOCUMENTARY COLLECTIONS		
COLLECTION		0.05% MINIMUM \$50 MAXIMUM \$350
OVERDUE COLLECTIONS		\$50 FOR EVERY 30 DAYS OVERDUE
DISCOUNTING FEE		0.25% MINIMUM \$50
GUARANTEES		
INDEMNITY		0.05% PER MONTH
CASH SECURED		0.125% PER QUARTER OR PART THEREOF MIN \$50
OTHER		0.25% PER QUARTER OR PART THEREOF MIN \$150
PAYMENTS		
OUTWARD PAYMENTS		0.1% MINIMUM \$10 MAXIMUM \$100
INWARD PAYMENT		\$10 FLAT
CORRESPONDENT FEE		\$10
DRAFTS		
FOREIGN DRAFTS (Including Bills Payable)		\$35 FLAT
LOCAL DRAFTS (in MTL)		\$5 FLAT
COMMUNICATION EXPENSES		
COURIER FEE		\$ 45 MIN (DEPENDING ON THE COUNTRY)
TELEX FEES:	ISSUANCE OF AN L/C	\$125 FLAT
	AMENDMENT TO AN L/C	\$ 50 FLAT
	OTHER TELEXES	\$ 15 PER MESSAGE SENT
TELEPHONE CALLS / FAXES		RECOVERABLE AT COST
OTHER FEES		
LEGAL FEES		RECOVERABLE AT COST
MAIL RETENTION AGREEMENT		\$50 FLAT ON AN ANNUAL BASIS
FAX TEST KEY ARRANGEMENT		\$50 FLAT ON AN ANNUAL BASIS
DUPLICATE STATEMENTS		\$5 PER STATEMENT PLUS TRANSMISSION COSTS
STATUS REPORT		\$25 PLUS TRANSMISSION COSTS
AUDIT REPORTS		\$50 PLUS TRANSMISSION COSTS
RELEASE OF STOCK		\$50 FLAT
CASH DEPOSIT AND WITHDRAWALS		0.625%

* Examination of documents drawn under L/Cs not handled/received by FIMBank 0.125% MINIMUM \$150

*Certain transactions may also be subject to a facility arrangement fee which is decided upon a Case by Case Basis at the Bank's sole discretion.
 Tariffs and charges may change from time to time and are subject to review at the Bank's sole discretion*

CONDITIONS FOR CROSS-BORDER SWIFT TRANSFERS

Processing Time:

- (a) **Outward Transfers:** The Bank will do its utmost to process all properly executed instructions on the same day that such payment instructions are received by the Bank, or the next working day following receipt. Where possible, the requested value date indicated in the transfer instructions will be respected. Should there be any reason for the Bank to stop or delay processing such instructions, the Bank will communicate back to customer via any means possible, advising the reason why such instructions could not be executed, within three (3) working days from receipt of the order.
- (b) **Inward Transfers:** The Bank will credit the net proceeds of inward transfers on the same day, or next working day, from notice that cleared funds have been credited to its account is communicated to the Bank by its correspondent. The value date given to the Bank in the credit transfer will be applied by the Bank in crediting the account of the customer.

Tariff of Charges:

Customers are advised to refer to the tariff of charges provided by the Bank. The Bank reserves the right to review and change tariffs from time to time. Charges will be communicated to customers in the most expedite manner, circulating a copy with the next account statement following a change. Alternatively, copies of our tariff of charges is provided upon request.

Value Date Application:

Inward transfers are credited to the customer account applying the same value date of the day that cleared funds are received on the Bank's correspondent account. Outward transfers are debited to the customers' account on the day that the payment is executed, irrespective of the value date applied on the payment. The Bank does not charge extra for same day value payments.

Complaints Procedure

Should a customer have a query of a routine nature or wishes that the Bank provides more information that what is shown on the transfer advice, these can be addressed directly to the Customer Services Department. Where possible, immediate attention will be given to the enquiry. When the matter is not resolved to the satisfaction of the customer or the cause and effect of a situation would give rise to serious concern, the customer should write to the General Manager, providing as much information about the case. In such an eventuality, the Bank will give immediate attention to the matter and a reply in writing will be provided in due course.