



TAGHRIF U TQABBIL TAT-TARIFFI

Huwa essenzjali li wiehed jifhem it-tariffi u r-rati ta' interess, sabiex ikun jista' jqabbel kontijiet bankarji differenti. Il-Fee Information Document (FID), l-Statement of Fees (SoF) u l-Glossarju, li għandhom jiġu pprovduti mill-'payment service provider' tiegħek (bhal bank) jistgħu jgħinuk sabiex inti tkun tista tagħmel dan. Hawn taht tista' issib aktar informazzjoni dwar dawn id-dokumenti.

X'INHU L-FID?

L-FID huwa dokument ta' Informazzjoni dwar it-tariffi marbuta ma' kont tal-hlas (bhal kont bankarju). Permezz ta' dan id-dokument inti tkun tista' tqabbel it-tariffi li jimponu banek differenti u tagħzel il-kont l-aktar addattat għalik.

Il-'payment services providers' obligati jipprovdu FID separat għal kull tip ta' kont li joffru.

META GHANDI NIKSEB IL-FID?

Għandu jkollok access għall-FID fi zmien raġjonevoli qabel ma tidhol f'kuntratt.

X'INHU L-SoF?

L-SoF huwa dokument li juri t-tariffi u l-interessi kollha li tkun hallast jew irċivejt fuq il-kont tiegħek. Kull konsumatur għandu d-dritt li jiġi pprovdut, għall-inqas darba fis-sena, b'SoF li jkun fih, għall-perjodu rilevanti, informazzjoni rigward:

- l-ammont totali ta' kull tariffa li tkun hallast;
- ir-rata ta' interess ta' kreditu / debitu (%), fejn applikabbli;
- l-ammont totali ta' interess miksub / imħallas (€), fejn applikabbli;
- ir-rata tal-interessi tal-overdraft applikat għall-kont tal-hlas u l-ammont totali tal-interessi imposti marbuta mal-overdraft matul il-perjodu rilevanti, fejn applikabbli.

GĦALIEX L-SoF HUWA UTLI?

L-SoF jgħin lill-konsumaturi biex jifhem u i-nfiq li għalih tirrelata t-tariffa u biex jivvalutaw il-htieġa li jew jimmodifikaw ix-xejriet tal-konsum tagħhom jew imorru għal 'payment service provider' ieħor. It-tariffi huma kkunsidrati bħala l-mizati u l-penalitajiet kollha, fejn applikabbli, pagabbli mill-konsumatur lil 'payment service provider'.

X'INHU D-DIFFERENZA BEJN L-SoF U 'L-MONTHLY ACCOUNT STATEMENT'?

L-SoF għandu jingħata separatament mill-'monthly account statement'. Dawn iż-żewġ dokumenti huma differenti mhux biss fil-formatt iżda wkoll fil-għanijiet li jissodisfaw. L-SoF għandu l-għan ewlieni li jgħin lill-konsumaturi jifhem u jqabblu t-tariffi permezz ta' formatt komuni, filwaqt li 'l-monthly account statement' ikun fih lista ta' t-transazzjonijiet kollha u juri l-bilanċ tal-kont tiegħek.

IL-GLOSSARJU

It-termini uzati fil-FID u l-SoF huma spjegati fi Glossarju li għandu jkun disponibbli fuq il-websajt tal-'payment service provider' u fil-fergħat tiegħu, f'post accessibbli għall-konsumaturi.

KEMM JISWA BIEK NIKSEB L-FID, L-SoF JEW L-GLOSSARJU?

Dawn id-dokumenti għandhom jingħataw mingħajr hlas.

KIF GHANDHOM JIĠU PPROVDUTI?

Dawn id-dokumenti għandhom jingħataw fuq il-karta jew mezz ieħor li jservi għal zmien twil (pereżempju permezz ta' e-mail) bl-Ingliż. Fuq talba, dawn id-dokumenti jistgħu jiġu pprovduti bil-Malti.

L-Awtorità għas-Servizzi Finanzjarji ta' Malta, l-MFSA, taħdem kontinwament biex tohloq għarfen u thares il-konsumaturi fis-settur tas-servizzi finanzjarji. Għal aktar informazzjoni, zur www.mfsa.com.mt



Bank Fees: Knowing & Comparing

www.mfsa.com.mt

Follow us



KNOWING AND COMPARING YOUR FEES

It is essential to understand fees and interest rates and to compare different bank accounts. The Fee Information Document (FID), the Statement of Fees (SoF) and the Glossary, which are to be provided by your payment service provider (such as a bank) can help you with this task. Find out more about these documents below.

WHAT IS THE FID?

The FID is a document which provides you with information on the costs associated to a payment account (such as a bank account). It allows you to compare offers from different banks and select the option that best suits your needs.

The FID should be provided for each account offered by the payment service provider.

WHEN SHOULD I OBTAIN THE FID?

You should have access to the FID in good time before entering into a contract.

WHAT IS THE SoF?

The SoF is a document which provides you with all the fees and interest you may have paid or earned on your account. Each consumer has the right to be provided, at least annually, with a SoF containing, for the relevant period, an overview of:

- the total amount of each fee charged;
- the credit / debit interest rate (%) applied, if any;
- the total amount of interest earned / paid (€), if any;
- information regarding any overdraft interest charged (Interest rate and total amount).

WHY IS THE SoF USEFUL?

It helps consumers to understand the expenditures to which the fee relates and to assess the need to either modify their consumption patterns or move to another provider. Fees are considered to be all charges and penalties, if any, payable by the consumer to the payment service provider.

WHAT IS THE DIFFERENCE BETWEEN THE SoF AND THE MONTHLY ACCOUNT STATEMENT?

The SoF is provided in addition to the monthly account statement. These two documents vary not only in format but also in the objectives that they satisfy. The SoF aims to help consumers to both understand and compare fees through a common format, whilst the account statement gives the account holder full disclosure of all the transactions to and from the account.

TERMS MADE EASY...

The terms used in the FID and SoF are explained in a Glossary that must be available on the website of the payment service provider and within its premises, in a place accessible to consumers.

HOW MUCH DOES IT COST TO OBTAIN A FID, SoF OR A GLOSSARY?

These are to be provided free of charge.

HOW SHOULD THEY BE PROVIDED?

These are to be made available on paper or another durable medium (for example by e-mail) in English. Upon request, these documents can be provided in Maltese.

The Malta Financial Services Authority, MFSA, is continuously working to create awareness and protect consumers in the financial services sector. For more information visit www.mfsa.com.mt

