

**TABLE OF COMMISSIONS AND CHARGES  
CONCERNING PERSONAL AND COMMERCIAL ACCOUNTS**

**Τράπεζα Κύπρου  
Bank of Cyprus**



**CHARGES FOR CREDIT FACILITIES (CURRENT ACCOUNTS / LOANS)**

|   |                           |   |
|---|---------------------------|---|
| Documentation fees  | €40<br>€75<br>€80<br>€150 | Fixed charge for Individuals / Small Businesses for facilities up to €20.000<br>Fixed charge for Individuals / Small Businesses for facilities over €20. 000<br>Fixed Charge for Small to Medium Enterprises<br>Fixed Charge for Corporate Customers  |
| Mortgage withdrawal   | €50                       | In cases of early repayment (excluding refinancing)   |
| Cancellation fees for the non-execution of approved facilities    | 0,50%/€850                | Minimum / Maximum charge  |
| Commitment fees   | 1.50%                     | Quarterly, on the daily balance of the unutilised balance of the loan.  |
| Withdrawal of loans fee   | €20                       | For every withdrawal  |
| Early Repayment/Prepayment charges                                |                           | 1) Loans under the Consumer Credit Act - According to the provisions of the Legislation 2) Variable Interest Loans - upto 6 Months' interest 3) Fixed Interest Loans - The cost of the Bank, depending on the time of the early repayment / prepayment and the interest rates of the market prevailing at the time.   |
| Authorised Temporary Limit  | 2%                        | Charge of additional interest on authorised temporary limit which remains in effect whilst temporary limit is in effect.  |
| Current account unauthorised excesses (over the limit authorised) | 3%<br>€12                 | Charge of additional interest on unauthorised excess balances which remains in effect whilst the unauthorised balance is outstanding. Charged upon termination of account.<br>For each day a debit transaction takes place on an account resulting to the creation or increase of the unauthorised excess over limit. |
| Account excesses on credit accounts                               | 3%<br>€12                 | Charge of additional interest on unauthorised debit balances (in addition to the maximum interest in effect for overdraft accounts).<br>For each day a debit transaction takes place on an account resulting to the creation or increase of the debit amount.   |
| Failure to submit Audited Financial Statements within timeframe   | 3%                        | Additional charge on the debit balance of the Current Account for the duration of the non-compliance.   |
| Loan arrears  | 3%<br>€20<br>€25          | Charge of additional interest on arrears which remains in effect for as long as arrears are outstanding. Charged upon termination of account.<br>Each month, for the first three months the loan is in arrears.<br>Each month, after the third month that the loan is in arrears.                                     |

**HIRE PURCHASE CHARGES**

|  |                           |  |
|--|---------------------------|--|
| Documentation fees<br>(For deals between private concerns) | €40<br>€75<br>€80<br>€150 | Fixed charge for Individuals / Small Businesses for facilities up to €20.000<br>Fixed charge for Individuals / Small Businesses for facilities over €20. 000<br>Fixed charge for Small to Medium Enterprises<br>Fixed charge for Corporate Customers |
| Option to Purchase fee                                     | €50 / CHF80<br>STG35      | Loans in Euro / in Swiss Francs<br>Loans in Sterling Pounds  |
| Hire Purchase Loan arrears                                 | 3%<br>€20<br>€25          | Charge of additional interest on arrears which remains in effect for as long as arrears are outstanding.<br>Each month, for the first three months the loan is in arrears.<br>Each month, after the third month that the loan is in arrears.         |
| Stock Finance Loan arrears                                 | 3%                        | Charge of additional interest on arrears which remains in effect for as long as arrears are outstanding.   |

**CHARGES FOR OTHER SERVICES RENDERED**

|  |   |   |
|--|---|---|
| Maintenance fee for all current accounts with an overdraft         | Up to €10.000 €4<br>€10.001-€100.000 €30<br>€100.001- €1.000.000 €130<br>Over €1.000.001 €250 | Quarterly charge  |
| Maintenance fee for IBU customers                                  | €150 Annually   | Quarterly charge - For legal entities only  |
| Cheque returned due to insuf. funds                                | €30   | Per cheque (drawer's charge)  |
| Postdated cheque   | €5  | Per cheque (beneficiary's charge)   |
| Cheque returned unpaid twice or more due to insufficient funds     | €10   | Per cheque (beneficiary's charge)   |
| Stop payment request   | €8 / €20  | Minimum charge for each cheque / Maximum charge for each request  |
| Statement & Service Charge for Current A/c in Euro & Foreign Curr. | €2,50 - €5<br>€2,50 - €34   | Minimum/Maximum charge for individuals<br>Minimum/Maximum charge for enterprises  |
| Dormant accounts (notice accounts categ.05/06)                     | €5  | Charged at the end of every six-month period if the account is dormant and the balance is less than €200. When the balance is less than €5 the account is charged with the amount which evens the balance of the account to zero. |

|   |                               |  |
|---|-------------------------------|--|
| Service Charge for savings accounts   | €5                            | Annual Fee. When the balance is less than €5 the account is charged with the amount which evens the balance of the account to zero.  |
| Notice accounts (categ.05/06)<br>35-day Euro notice accounts (cat eg.41)<br>(Bank cost for withdrawals without written notice). | 2%<br>1m Euribor +1%          | Withdrawals of up to €2.000, allowed once a month, free of charge.<br>Withdrawals of up to €1.500, allowed once a month, free of charge.<br>The charge of withdrawals from Notice A/cs under the Fixed Deposit Categories (07, 42) is the same as the charge of the respective F/D withdrawals.  |
| Payment of a fixed dep.a/c with fixed Interest rate before maturity   |                               | The bank charge is calculated on the basis of the amount withdrawn and the days that remain until the maturity date of the deposits.<br>The amount paid to the customer is the initial amount of deposit plus interest for the whole tenor of the deposit, reduced by an interest amount calculated for the number of days that remain until the maturity date of the deposit, by using the average of the prevailing Euribor/Libor (as the case may be) for the number of days until the maturity of the deposit plus a spread according to the tenor of the deposit:<br><br>Fixed deposit up to 8 days : 2%<br>Fixed deposit from 9 to 35 days : 3%<br>Fixed deposit over 35 days : 5% |
| Chequebooks   | €10                           | Charge for local and foreign currency accounts (USD/GBP)   |
| Chequebooks of special printing   |                               | Charges depend on the number and colour of cheques   |
| Cheques printed on continuous paper   | €5                            | Per 100 cheques. Additional stamp duty of €0,05 is charged for every cheque. The cost of printing is not included  |
| Special Presentation  | €20                           | For each cheque that Bank of Cyprus presents to other local Banks or for every Bank of Cyprus cheque presented to other local Banks  |
| Return of paid cheques to drawer  | €5                            | Per cheque. Maximum amount €17 for each date.  |
| Standing order  | €6<br>€1,70<br>€2,50<br>€3,40 | Opening / Modification<br>Transfers to other Bank of Cyprus customers<br>Transfers to other locals banks<br>Non execution due to insufficient funds  |
| Direct Debit  | €6                            | Opening / Modification   |
| Charge for non automated payrolls   | €2 / €200                     | Minimum/maximum charge per employee  |
| Issue of local Bankers Drafts   | 0,15%                         | Minimum charge €5, maximum charge €10  |
| Filing of statements/corresp. at the Bank   | €70                           | Annual charge  |
| Filing of IBU Customer statements and correspondence at the Bank  | €100<br>€150                  | Annual charge for individuals<br>Annual charge for legal entities  |
| Copy of account statement   | €4                            | For each period statement (irrespective of number of pages)  |
| Copies of vouchers, cheques, etc.   | €5 / €20                      | Minimum/maximum charge for each date requested   |
| Printing of a temporary a/c statement   | €1                            |  |
| Interest and Balance Certificate per customer, at Auditors' request   | €55<br>€17<br>€25             | Annual charge for enterprises<br>Annual charge for Individuals<br>Additional charge for other extra information  |
| Inter./ Bal.Certificate for a specific a/c  | €3,40                         | Minimum annual charge per account  |
| Other Certificates  | €5                            | Minimum charge   |
| Bank reference letter   | €35                           |  |
| Utility Bill payment at the counter   | €1                            |  |
| Exchange/Deposit/Withdrawal of coins  | 1% Min €3                     | For over €35 in coins  |
| Cheques cashed  | 0,2% Min €3,40<br>€0,65       | Other local Bank cheques<br>Central Bank cheques   |
| Cash withdrawal from Current A/c  | 0,2% Min €0,40                | Charge when no cheque is presented   |
| Security Codes<br>Security Codes for IBU customers  | €2 / €150<br>€150             | Per instruction / Maximum annual charge<br>Annual charge   |
| Mandate preparation   | €5                            |  |

| <b>CHARGES FOR FOREIGN EXCHANGE</b>  |  |   |
|--|--|---|
| <b>DESCRIPTION</b>   | <b>COMMISSION FOR FOREIGN CURRENCY TRANSACTIONS</b>                    | <b>COMMISSION FOR TRANSACTIONS IN EURO</b>                                |
| <b>Purchase of Foreign Currency Notes</b>  |  |   |
| Pay cash in Euro/Deposit in Euro account   | 2% minimum €3,50   | N/A   |
| Deposit in same currency account<br>Deposit in other foreign currency account  | Minimum 0,5%<br>0,5%   | N/A   |
| Repurchase of unused notes   | No commission  | N/A   |
| <b>Sale of Foreign Currency Notes</b>  |  |   |
| Receive Euro cash / Debit Euro account   | 1% minimum €2 / maximum €35  | N/A   |
| Debit same currency / different currency account   | 0,5%   | N/A   |
| <b>Purchase of Travellers Cheques in Euro or Foreign Currency</b>  |  |   |
| Pay cash in Euro/Deposit in Euro account   | 1% minimum €5,50   | N/A   |
| Deposit in same or other foreign currency account  | N/A  | N/A   |
| Deposit in different currency account  | 1% minimum €5,50   | 1% minimum €5,50  |
| Postages concerning trav. cheques  | €0,17 for each trav. cheque  | €0,17 for each trav. cheque   |
| <b>Sale of Travellers Cheques</b>  |  |   |
| Receive Euro cash / Debit Euro account   | 1% minimum €5,50   | 1% minimum €5,50  |
| Debit same foreign currency account  | 1% minimum €5,50   | N/A   |
| Debit different currency account   | 1% minimum €5,50   | 1% minimum €5,50  |
| <b>Purchase of Foreign Cheques in Euro or Foreign Currency (FCP)</b>   |  |   |
| Pay cash in Euro/Deposit in Euro account   | Exchange Commission  | 0,5% minimum €3 / maximum €30   |
| Deposit in same foreign currency account   | 0,5% minimum €3 / maximum €30  | N/A   |
| Deposit in different currency account  | Exchange Commission  | Exchange Commission   |
| Postages per cheque  | €0,85 each   | €0,85 each  |
| <b>Issue of Foreign Cheque in Euro or Foreign Currency</b>   |  |   |
| Receive Euro cash / Debit Euro account   | Exchange Commission  | 0.15% minimum €5 / maximum €400   |
| Debit same foreign currency account  | 0.15% minimum €5 / maximum €400  | N/A   |
| Debit different currency account   | Exchange Commission  | Exchange Commission   |
| <b>Purchase of Foreign Bills Payable in Euro or Foreign Currency (FBP)</b>   |  |   |
| Pay cash in Euro/Deposit in Euro account   | Exchange Commission  | N/A   |
| Deposit in same foreign currency account   | N/A  | N/A   |
| Deposit in different currency account  | Exchange Commission  | Exchange Commission   |
| <b>Transfers between accounts in same currency</b>   |  |   |
| Between two accounts owned by same customer<br>Between two accounts owned by different customers                                       | €1,70<br>€5  | N/A   |
| <b>OUTWARD PAYMENT ORDERS (Against same currency)</b>  |  |   |
| JCC, SEPA, SWIFT transfers within Cyprus and SEPA zone (EU) up to €50.000  |  | Up to €1.000 transfer comm. €5<br>Over €1.000 - 50.000 transfer comm. €12 |
| JCC, SEPA, SWIFT transfers through Internet Banking within Cyprus and SEPA zone (EU) up to €50.000 (Regulated Payment*)                |  | Up to €1.000 transfer comm. €3<br>Over €1.000 - 50.000 transfer comm. €6  |
| SWIFT transfers in EURO within Cyprus and EU over €50.000, outside Cyprus and EU for any amount and in foreign currency for any amount | Transfer comm. 0.15% min €5 / max €400 + Processing Fees €12           | Transfer comm. 0.15% min €5 / max €400 + Processing Fees €12              |
| SWIFT transfers with same day value, same currency   | Additional fee 0,05% min €20 max €200                                  | Additional fee 0,05% min €20 max €200                                     |
| Correspondent's charges collected from the applicant (Charges Our)   | Up to €10.000: €10<br>Over €10.000 - €50.000: €35<br>Over €50.000: €60 | Up to €10.000: €10<br>Over €10.000 - €50.000: €35<br>Over €50.000: €60    |
| Charges for discrepancy/amendment on customer instructions   | €40  | €40   |
| Missing / invalid IBAN charges   | €20  | €20   |
| Outward Payment Order within the Group, same customer, same currency account   | 50% discount   | 50% discount  |

| <b>OTHER CHARGES</b>  |   |   |
|---|---|---|
| Rep. Office Service Charge  | €20   | €20   |
| For Outward Payment Orders with Urgent Priority   | €8,54   | €8,54   |
| For additional information  | €8,54 per SWIFT message   | €8,54 per SWIFT message   |
| <b>INWARD PAYMENT ORDERS</b>  | <b>COMMISSION FOR FOREIGN CURRENCY TRANSACTIONS</b>   | <b>COMMISSION FOR TRANSACTIONS IN EURO</b>  |
| JCC, SEPA, SWIFT transfers in favour of BOC customers   | Up to €2.000: €2<br>Over €2.000 - €50.000: €10<br>Over €50.000: €40   | Up to €10.000: No charge<br>Over €10.000 - € 50.000: €4<br>Over €50.000: €30  |
| JCC, SEPA, SWIFT transfers in favour of other banks' customers  | Up to €2.000: €2 + €12 processing fees<br>Over €2.000 - €50.000: €10 + €12 processing fees<br>Over €50.000: €40 + €12 processing fees | <u>Within PSD countries</u> - No charge<br><u>Outside PSD countries</u> -<br>Up to €10.000: €12 Processing fees<br>Over €10.000 - € 50.000: €4 + €12 Processing fees<br>Over €50.000: €30 + €12 Processing fees |
| Inward Payment Order within the Group Deposit full amount, same currency account, same customer   | No charge   | No charge   |
| Discrepancy charge  | €20   | €20   |
| <b>MISCELLANEOUS</b>  |   |   |
| <b>SWIFT Message MT110 - Advice of Issue of Cheques</b>   | €2  | €2  |
| <b>Forward Exchange Contracts</b>   | 0,2% minimum €35  |   |
| <b>Transaction Investigation</b>  | Minimum €20   |   |
| Whenever there is a conversion (outward/inward payment orders) additional exchange commission is charged.   |   |   |
| <b>DEFINITIONS</b><br><b>EXCHANGE COMMISSION</b> -Collected whenever there is a conversion to / from EURO and between two different foreign currencies:<br>0.4% min. € 5 / m ax €400<br><b>*Regulated Payment:</b> <ol style="list-style-type: none"> <li>1. Sending and receiving bank must be within EU</li> <li>2. Payment currency should be EURO</li> <li>3. Amount up to €50.000</li> <li>4. Beneficiary's valid IBAN</li> <li>5. Beneficiary's bank correct BIC</li> <li>6. Charges "SHA" (Shared)</li> <li>7. Value date greater than execution date</li> </ol> |   |   |

| <b>TABLE OF COMMISSIONS AND CHARGES CONCERNING COMMERCIAL BUSINESS</b>                   |                   |   |
|--|-------------------|---|
| <b>FOREIGN BILLS FOR COLLECTION (INWARD)</b>   |                   |   |
| <b>Bills of Exchange with documents</b>  |                   |   |
| Collection Commission  | 0,2%              | Minimum €18, Maximum €100   |
| Handling Commission  | 0,25%             | Minimum €10, Maximum €600   |
| <b>Bills of Exchange without documents</b>   |                   |   |
| Collection Commission  | 0,1%              | Minimum €10, Maximum €30  |
| Handling Commission  | 0,25%             | Minimum €10, Maximum €200   |
| <b>Cheques</b>   |                   |   |
| Transaction Fees   | €20<br>€30<br>€50 | For amounts up to €200<br>For amounts €200 - €1000 (plus handling or exchange commission)<br>For amounts over €1000 ( plus handling or exchange commission) |
| Handling Commission  | 0,25%             | Minimum €10, Maximum €200   |
| Return of Unpaid Cheque  | €30               | Per cheque  |
| <b>Other Debits for Foreign Bills for Collection (Inward) with or without documents</b>  |                   |   |
| Transaction Fees   | €30               |   |
| Amendment Commission   | €10               |   |
| Acceptance Commission  | €15               |   |
| Protest Fees   | €35               |   |
| Acceptance Guarantee Commission  | 0,2%              | Monthly, minimum percentage of 0,6% minimum amount €25  |
| Extension of Acceptance Guar. Com.   | 0,2%              | For every additional month  |
| <b>FOREIGN BILLS FOR COLLECTION (OUTWARD)</b>  |                   |   |
| <b>Bills of Exchange with documents</b>  |                   |   |
| Collection Commission  | 0,2%              | Minimum €18, Maximum €100   |
| Handling Commission  | 0,25%             | Minimum €10, Maximum €600   |
| <b>Bills of Exchange without documents</b>   |                   |   |
| Collection Commission  | 0,1%              | Minimum €10, Maximum €30  |
| Handling Commission  | 0,25%             | Minimum €10, Maximum €200   |
| <b>Cheques</b>   |                   |   |
| Collection Commission  | 0,1%              | Minimum €10, Maximum €30  |
| Handling Commission  | 0,25%             | Minimum €10, Maximum €200   |
| <b>Other Debits for Foreign Bills for Collection (Outward) with or without documents</b> |                   |   |
| Transaction Fees   | €20               |   |
| Amendment Commission   | €10               |   |
| Acceptance Commission  | €15               |   |
| <b>Documentary Bills Collected (in addition to the above commissions)</b>                |                   |   |
| Interest   |                   | Usual lending interest from discounting date until date that proceeds credited to Bank's a/c  |
| Service Charges  | €15               | In case of Foreign Bill Discounted  |
| <b>IMPORT LETTERS OF CREDIT</b>  |                   |   |
| Opening Commission - w/out confirm   | 0,2%              | Monthly, minimum percentage 0,6%, minimum amount €50  |
| Opening Commission - confirmed   | 0,125% - 0,42%    | Monthly, minimum percentage 0,375% - 1,25%, minimum amount €50  |
| Transaction Fees   | €40               |   |
| Comm.for Extens./Increase of amount -without confirmation                                | 0,2%              | For every additional month/additional opening commission on increased amount  |
| Comm.for Extens./Increase of amount -confirmed   | 0,125% - 0,42%    | For every additional month/additional opening commission on increased amount  |
| Amendment Charges  | €30               |   |
| Handling Commission  | 0,25%             | Minimum €10, Maximum €1.000   |
| Acceptance Commission  | 0,2%              | Monthly, minimum percentage 0,6%, minimum amount €50  |
| Discrepancy Fees   | €75               |   |
| Correspondents Commission  | €35               | In case L/C expires unutilised  |
| Payment / Reimbursement Fees   | €75               | For payments via SWIFT transfer (includes swift messages)   |
| <b>EXPORT LETTERS OF CREDIT</b>  |                   |   |
| Advising Commission  | 0,05%             | Minimum €50, Maximum €100   |
| Confirmation Commission  | 0,2%              | Minimum percentage for every period of 3 months, minimum amount €70.<br>Differentiation on debit according to country / bank risk                           |
| Transaction Fees   | €30               |   |
| Amendment Charges  | €30               |   |

|   |               |   |
|---|---------------|---|
| Handing Commission  | 0,25%         | Minimum €10   |
| Payment / Execution Commission  | 0,25%         | Minimum €40, Maximum €150   |
| Acceptance Commission (for Confirmed Credits)   | 0,2%          | Minimum percentage for every period of 3 months minimum amount €70. Differentiation on debit according to country / bank risk. As commission's percentage, confirmation commission percentage applies |
| Discrepancy Fees  | €75           |   |
| Pre-checking of documents   | €35           | Minimum amount  |
| Interest (for discounting / negotiation)  |               | Usual lending interest from the date of negotiation / discounting until date that proceeds credited to Bank's a/c   |
| Assignment of proceeds  | €50           |   |
| <b>Transferable Letters of Credit</b>   |               |   |
| Transfer Commission   | 0,1%          | For every month minimum percentage 0,3%, minimum amount €80   |
| Transaction Fees  | €30           |   |
| Amendment Charges   | €30           |   |
| Commission for Extend / Increase of amt.  | 0,1%          | For every additional month / additional transfer commission on increased amount   |
| Payment / Reimbursement Fees  | €75           | For payments via SWIFT transfer (includes swift messages)   |
| <b>DEPOSIT OF GOODS INTO BONDED WAREHOUSE / WITHDRAWAL</b>  |               |   |
| Commission of deposit of goods  | 0,05%         | Minimum €50, Maximum €100   |
| Withdrawal Commission   | 0,025%        | For period of 3 months from deposit date until date of each withdrawal with minimum €20 per withdrawal  |
| Visit for goods Inspection  | €100          | Per visit   |
| <b>SHIPPING GUARANTEES / LETTERS OF UNDERTAKING (for Letters of Credit and Bills for Collection)</b>            |               |   |
| Issuance commission (Shipping Guarantee)  | €30           | For a period of 3 months and €10 per mon. thereafter until cancellation of guarantee  |
| Transaction Fee   | €10           |   |
| Issuance commission (Letters of Undertaking)  | €20           | For endorsement of Airway Bills, arrival notifications etc, without presentation of any docs (Letters of Undertaking)   |
| <b>LETTERS OF GUARANTEE - LOCAL</b>   |               |   |
| Issuance commission   | 0,25% - 0,50% | Per quarter. Monthly debit for every additional month, min. 3 months min. amt. € 25   |
| Extension / Increase Commission   | 0,25% - 0,50% | Per quarter. Monthly debit for every additional month / additional issuance commission on increased amount  |
| <b>LETTERS OF GUARANTEE - FOREIGN - (Advised Guarantees - Advise without any responsibility)</b>                |               |   |
| Advice commission   | €50           |   |
| <b>LETTERS OF GUARANTEE - FOREIGN - (Counter Guarantees - with the counter guarantee of our correspondents)</b> |               |   |
| Issuance commission   | 0,2%          | Minimum percentage per quarter. Minimum amount €35. Differentiation on debit according to country / bank risk. For Banks in Italy 0,01% additionally on the above                                     |
| <b>LETTERS OF GUARANTEE - FOREIGN (Outward) / STANDBY LETTERS OF CREDIT</b>                                     |               |   |
| Issuance commission   | 0,25% - 1,25% | Per quarter. Monthly debit for every additional month, min. 3 months min. amt. € 25   |
| Extension / Increase Commission   | 0,25% - 1,25% | Per quarter. Monthly debit for every additional month / additional issuance commission on increased amount  |
| <b>Letters of Guarantee - Other Debits</b>  |               |   |
| Transaction Fees  | €30           | L/Gs (Advised Guar., Counter Guar. and Foreign - Outward ) and Standby L/Credit   |
| Amendment Commission  | €25           |   |
| Handling Commission   | 0,25%         | Minimum €10, Maximum €400 for payment of claims via SWIFT transfer  |
| Handling of Claim   | 0,1%          | Minimum €30, Maximum €100   |
| Confirmation Commission (Standby L/Credit)  | 0,2%          | Minimum percentage for every period of 3 months minimum amount €70. Differentiation on debit according to country / bank risk   |
| <b>OTHER COMMISSIONS</b>  |               |   |
| Exchange Commission   | 0,4%          | Minimum €5, Maximum €400. Collected whenever there is conversion of currency and replaces handling commission   |
| Investigation Fees  | €15           |   |
| Handl. / Evaluation of complicated cases  | €50 - €100    |   |
| Cancellation Commission   | €20           | For cancellation before or after issuance   |
| Courier charges abroad / local  | €35 / €10     |   |
| Postages - abroad   | €10           | For registered mail   |
| Commission for transfer / payment   | €35           | Does not apply for payments via SWIFT transfer under Import L/C and Transf. L/C   |
| Postages - fax / Swift Charges  | €5 / €15      |   |

**Note: Additional information for specialised banking services, can be provided by any Branch / Unit of the Bank of Cyprus.**