

Fee Information Document



Name of the account provider: Bank of Cyprus Public Company Ltd Account name: Current account with basic features (without limit) - IBU

Date: 01/02/2021

customer

- 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 appy for using services linked to the account which are not listed here. Full information is available in 'Commission & Charges' document in Bank's website <u>www.bankofcyprus.com</u> or at any Bank of Cyprus Branch.
- A glossary of the terms used in this document is available free of charge, attached herewith.

Service	Fee			
General account services				
Maintaining the account (Maintenance fees)	Quarterly, per account	25€*		
Payments (excluding cards)				
Credit transfer SEPA (Outward payments within Cyprus and SEPA zone (EU))	Branch			
	Up to €1.000	10€*		
	Over €1.000 - €5.000	20€*		
	Over €5.000 - €50.000	30€		
	Over €50.000	0.25%		
		minimum 30€ /		
		maximum 500€		
	Plus processing fees	50€		
	Internet banking			
	Up to €1.000	4€*		
	Over €1.000 - €5.000	6€*		
	Over €5.000 - €50.000	8€		

Plus processing fees 10 amounts €10.000 For amounts €10.000 For amounts €10.000 Separation 0 Any amount 0 minimum maximum 0 SEPA (Outward payments outside Cyprus and EU) 1 Internet banking 0 Any amount 0 May amount 0 Plus processing fees 10 Any amount 0 May amount 0 Plus processing fees 10 Any amount 0 Plus processing fees 10 Plus processing fees 10 <th></th>	
Plus processing fees 10 amounts €10.000 For amo over €10 For amo over €10 Branch 0 Any amount 0 minimum maximum 0 Plus processing fees 0 payments outside 0 Cyprus and EU) Internet banking Plus processing fees 10 Any amount 0 minimum maximum 0 Plus processing fees 10 Any amount 0 Plus processing fees 10 amounts €10.000 For amo over €10 For amo over €10 Branch 0 Opening Execution - transfer within the Bank Execution - transfer within the Bank Execution - transfer to other Banks (within SEPA zone) Direct debit (SEPA Direct debit) Execution 1 Direct debit (SEPA Execution 0 Cards and cash Branch in Euro 1% mini).15%
Plus processing fees 100 amounts €10.000 For and over €10 Branch 0 Any amount 0 minimum maximum 0 Plus processing fees 0 Internet banking 0 Any amount 0 Plus processing fees 0 Internet banking 0 Any amount 0 Plus processing fees 10 Plus processing fees 10 Any amount 0 Plus processing fees 10 <	
Credit transfer NON Branch Any amount 0 Maximum 0 SEPA (Outward payments outside Cyprus and EU) Plus processing fees Internet banking 0 Any amount 0 Internet banking 0 Any amount 0 Plus processing fees 10 Plus processing fees 10 Maximum 0 Plus processing fees 10 Maximum 0 Plus processing fees 10 Branch 0 Plus processing fees 10 Branch 0 Verining 10 Execution - transfer within the Bank 10 Execution - transfer within the Bank 10 Execution - transfer to other Banks 10 Internet banking 0 Opening 10 Execution - transfer to other Banks 10 Execution - transfer to other Banks 10 Direct debit (SEPA Execution Direct debit (SEPA Execution Direct debit) Execution	250€
Credit transfer NON Branch Any amount 0 payments outside Plus processing fees Cyprus and EU) Internet banking Any amount 0 Maximum 0 Plus processing fees 0 Maximum 0 Plus processing fees 10 Plus processing fees 10 Plus processing fees 10 Branch 0 Opening 2 Execution - transfer within the Bank 2 Execution - transfer within the Bank 2 Execution - transfer to other Banks 2 Opening 2 2 Execution - transfer to other Banks 2 Opening 2 2 Direct debit (SEPA Execution 2 Direct debit (SEPA 2 2 Direct debit) Execution <th>0€ for</th>	0€ for
Credit transfer NON Branch Any amount 0 minimum maximum Plus processing fees 0 payments outside Internet banking Cyprus and EU) 1 Plus processing fees 0 Internet banking 0 Any amount 0 Minimum maximum Plus processing fees 10 May amount 0 Plus processing fees 10 May amount 0 Plus processing fees 10 Branch 0 Opening Execution - transfer within the Bank Execution - transfer within the Bank Execution - transfer to other Banks (within SEPA zone) 0 Direct debit (SEPA Execution - transfer to other Banks (within SEPA zone) 0 Direct debit (SEPA Execution - transfer to other Banks (within SEPA zone) 0 Direct debit (SEPA Execution - transfer to other Banks (within SEPA zone) 0 Direct debit (SEPA Execution - transfer within the Bank Execution	
Credit transfer NON SEPA (Outward payments outside Cyprus and EU) Branch O Internet banking Internet banking Internet banking Internet banking Any amount 0 minimum maximum 0 Plus processing fees Internet banking Internet banking Internet banking Any amount 0 minimum maximum 0 Plus processing fees 10 Internet banking Internet banking Any amount 0 minimum maximum Internet banking Internet bankin	
Credit transfer NON SEPA (Outward payments outside Cyprus and EU) Branch 0 Internet banking 0 Any amount 0 Internet banking 0 Any amount 0 Plus processing fees 0 Internet banking 0 Any amount 0 Plus processing fees 10 Plus processing fees 10 Plus processing fees 10 Branch 0 Opening Execution - transfer within the Bank Execution - transfer to other Banks (within SEPA zone) 0 Internet banking 0 Opening Execution - transfer to other Banks Execution - transfer to other Banks (within SEPA zone) Direct debit (SEPA Execution Branch in Euro 1%e mini	0 and 15€
Credit transfer NON SEPA (Outward payments outside Cyprus and EU) Branch 0 Internet banking 0 Any amount 0 Internet banking 0 Any amount 0 Plus processing fees 0 Internet banking 0 Any amount 0 Plus processing fees 10 Plus processing fees 10 Plus processing fees 10 Branch 0 Opening Execution - transfer within the Bank Execution - transfer to other Banks (within SEPA zone) 0 Internet banking 0 Opening Execution - transfer to other Banks Execution - transfer to other Banks (within SEPA zone) Direct debit (SEPA Execution Branch in Euro 1%e mini	
Credit transfer NON SEPA (Outward payments outside Cyprus and EU) Any amount 0 Plus processing fees 1 Any amount 0 Maximum 1 Plus processing fees 0 Internet banking 0 Any amount 0 Plus processing fees 10 Plus processing fees 10 Plus processing fees 10 Plus processing fees 10 Branch 0 Opening 1 Execution - transfer within the Bank 1 Execution - transfer to other Banks 1 Execution - transfer to other Banks 1 Qpening 1 Execution - transfer to other Banks 1 Qpening 1 Execution - transfer within the Bank 1 Execution - transfer to other Banks 1 Within SEPA zone) 1 Direct debit (SEPA Execution Direct debit (SEPA Execution Direct debit (SEPA Execution Direct debit (SEPA Execution Branch in Euro 1%	
Credit transfer NON SEPA (Outward payments outside Cyprus and EU) Plus processing fees internet banking Internet banking internet banking internet banking Any amount 0 minimum maximum Plus processing fees 10 minimum maximum Plus processing fees 10 mounts €10.000 For amo over €10 For amo over €10 Branch 0 Opening Execution - transfer within the Bank Execution - transfer to other Banks (within SEPA zone) Internet banking 0 Opening Opening Execution - transfer within the Bank Execution - transfer to other Banks (within SEPA zone) 10 mounts Direct debit (SEPA Direct Debit) Execution Cards and cash Branch in Euro 1% mini	
Credit transfer NON SEPA (Outward payments outside Cyprus and EU) Plus processing fees minimum maximum Internet banking Internet banking minimum maximum Any amount 0 minimum maximum Plus processing fees 10 minimum maximum Plus processing fees 10 minimum maximum Plus processing fees 10 minimum maximum Plus processing fees 10 minimum maximum Plus processing fees 10 mounts €10.000 For amo over €10 For amo over €10 Branch 0 Dening Execution - transfer within the Bank Execution - transfer to other Banks (within SEPA zone) Internet banking 0 Opening Opening Execution - transfer within the Bank Execution - transfer within the Bank Execution - transfer within the Bank Execution - transfer to other Banks (within SEPA zone) Internet banking Direct debit (SEPA Execution Internet banks Direct debit (SEPA Execution 1%	.25%
Credit transfer NON SEPA (Outward payments outside Cyprus and EU) Plus processing fees maximum Internet banking	
Credit transfer NON SEPA (Outward payments outside Cyprus and EU) Plus processing fees	
payments outside Cyprus and EU) Internet banking 0 Any amount 0 minimum maximum Plus processing fees 10 Plus processing fees 10 Branch 0 Opening 2 Execution - transfer within the Bank 2 Execution - transfer to other Banks 0 (within SEPA zone) 2 Direct debit (SEPA Direct Debit) Execution Direct debit (SEPA Direct Debit) Execution Branch in Euro 1% mini	0000
Cyprus and EU) Internet banking 0 Any amount 0 Any amount 0 Plus processing fees 10 amounts €10.000 For amounts €10.000 Branch 0 Opening Execution - transfer within the Bank Execution - transfer within the Bank Execution - transfer to other Banks (within SEPA zone) 1 Internet banking 0 Opening Execution - transfer within the Bank Execution - transfer to other Banks (within SEPA zone) Internet banking 0 Opening Execution - transfer to other Banks Execution - transfer to other Banks (within SEPA zone) Direct debit (SEPA Execution Direct Debit) Execution Cards and cash Branch in Euro	50€
Any amount 0 Any amount 0 Plus processing fees 10 Plus processing fees 10 Plus processing fees 10 For amounts €10.000 For amounts €10.000 For amounts 0 Standing order Branch Opening Execution - transfer within the Bank Execution - transfer to other Banks (within SEPA zone) Internet banking 0 Opening Execution - transfer within the Bank Execution - transfer to other Banks 0 Execution - transfer to other Banks 0 Opening Execution - transfer within the Bank Execution - transfer to other Banks 0 Opening Execution - transfer to other Banks Execution - transfer to other Banks 0 Opening Execution - transfer to other Banks Execution - transfer to other Banks 0 Cards and cash Execution	
Plus processing fees 10 amounts €10.000 For amounts €10.000 Branch 0 Opening 10 Execution – transfer within the Bank 10 Execution – transfer to other Banks 10 (within SEPA zone) 10 Direct debit (SEPA Execution Direct Debit) Execution Cards and cash Branch in Euro	.15%
Plus processing fees 10 amounts €10.000 For amounts €10.000 Branch 0 Opening 0 Execution – transfer within the Bank 0 Execution – transfer to other Banks 0 (within SEPA zone) 0 Internet banking 0 Opening 0 Execution – transfer within the Bank 0 Execution – transfer to other Banks 0 (within SEPA zone) 0 Direct debit (SEPA Execution Direct Debit) Execution Cards and cash Branch in Euro	
Plus processing fees 10 amounts €10.000 For amounts €10.000 Execution - transfer within the Bank Execution Execution - transfer to other Banks [0000] Opening Execution - transfer to other Banks Execution - transfer to other Banks [0000] Direct debit (SEPA Execution Direct Debit) Execution Cards and cash Execution	
Image: Standing order Branch Image: Standing order Image: Standing order Standing order Branch Image: Standing order Image: Standing order Internet banking Image: Standing order Image: Standing order Image: Standing order Internet banking Image: Standing order Image: Standing order Image: Standing order Internet banking Image: Standing order Image: Standing order Image: Standing order Internet banking Image: Standing order Image: Standing order Image: Standing order Internet banking Image: Standing order Image: Standing order Image: Standing order Internet banking Image: Standing order Image: Standing order Image: Standing order Internet banking Image: Standing order Image: Standing order Image: Standing order Internet banking Image: Standing order Image: Standing order Image: Standing order Internet banking Image: Standing order Image: Standing order Image: Standing order Internet banking Image: Standing order Image: Standing order Image: Standing order Internet banking Image: Standing order Image: Standing order	2000
Image: Standing order Branch Image: Standing order Image: Standing order Branch Image: Standing order Image: St	0€ for
€10.000 For amonover €10 Branch Opening Execution - transfer within the Bank Execution - transfer within the Bank Execution - transfer to other Banks (within SEPA zone) Internet banking Opening Execution - transfer within the Bank Execution - transfer within the Bank Execution - transfer within the Bank Execution - transfer to other Banks (within SEPA zone) Direct debit (SEPA Direct Debit) Execution Cards and cash Branch in Euro 1‰ mini	
Standing order Branch For amo over €10 Standing order Branch 0 Internet banking 0 0 Opening 1 0 Execution - transfer to other Banks 0 0 Internet banking 0 0 Opening 1 0 0 Execution - transfer within the Bank 1 0 Execution - transfer within the Bank 1 0 Direct debit (SEPA Direct Debit) Execution 1 Cards and cash Branch in Euro 1% mini	
over €10 Branch Opening Execution - transfer within the Bank Execution - transfer to other Banks (within SEPA zone) Internet banking Opening Execution - transfer within the Bank Execution - transfer to other Banks (within SEPA zone) Internet banking Opening Execution - transfer within the Bank Execution - transfer to other Banks (within SEPA zone) Direct debit (SEPA Direct Debit) Cards and cash Branch in Euro 1‰ mini	15€
Branch Opening Execution – transfer within the Bank Execution - transfer to other Banks (within SEPA zone) Internet banking Opening Execution – transfer within the Bank Execution - transfer within the Bank Direct debit (SEPA Direct Debit) Execution - transfer to other Banks (within SEPA zone) Direct debit (SEPA Direct Debit) Execution - transfer to other Banks (within SEPA zone) Direct debit (SEPA Direct Debit) Execution 1% mini	ounts
Opening Execution – transfer within the Bank Execution - transfer to other Banks Execution - transfer to other Banks (within SEPA zone) Internet banking Opening Execution – transfer within the Bank Execution – transfer within the Bank Execution – transfer within the Bank Direct debit (SEPA Execution – transfer to other Banks Direct Debit) Execution Cards and cash Branch in Euro 1‰ mini	0.000
Opening Execution – transfer within the Bank Execution - transfer to other Banks Execution - transfer to other Banks (within SEPA zone) Internet banking Opening Execution – transfer within the Bank Execution – transfer within the Bank Execution – transfer within the Bank Direct debit (SEPA Execution – transfer to other Banks Direct Debit) Execution Cards and cash Branch in Euro 1‰ mini	
Standing order Execution – transfer within the Bank Standing order Execution - transfer to other Banks (within SEPA zone) Internet banking Opening Opening Execution – transfer within the Bank Execution – transfer within the Bank Execution – transfer within the Bank Direct debit (SEPA Direct Debit) Execution Direct debit (SEPA Direct Debit) Execution Branch in Euro 1% mini	
Standing order Execution - transfer to other Banks (within SEPA zone) Internet banking Opening Opening Execution - transfer within the Bank Execution - transfer within the Banks (within SEPA zone) Opening Direct debit (SEPA Direct Debit) Execution Cards and cash Branch in Euro 1% mini	10€ *
Standing order (within SEPA zone) Internet banking Internet banking Opening Internet banking Execution – transfer within the Bank Execution Execution – transfer to other Banks Internet banking Direct debit (SEPA Execution Direct Debit) Execution Direct debit (SEPA Execution Branch in Euro 1‰ mini	0€
Standing order Internet banking Internet banking Opening Execution – transfer within the Bank Execution – transfer to other Banks Execution - transfer to other Banks (within SEPA zone) Direct debit (SEPA Direct Debit) Execution Direct debit (SEPA Direct Debit) Execution Branch in Euro 1‰ mini	3€*
Internet banking Internet banking Opening Internet banking Execution – transfer within the Bank Execution – transfer to other Banks (within SEPA zone) Direct debit (SEPA Direct Debit) Execution Direct debit (SEPA Direct Debit) Execution Branch in Euro 1‰ mini	
Opening Execution – transfer within the Bank Execution – transfer within the Banks Execution - transfer to other Banks (within SEPA zone) Execution Direct debit (SEPA Direct Debit) Execution Cards and cash Branch in Euro 1‰ mini	
Execution – transfer within the Bank Execution - transfer to other Banks (within SEPA zone) Direct debit (SEPA Execution Direct Debit) Cards and cash Branch in Euro 1‰ mini	
Execution - transfer to other Banks (within SEPA zone) Direct debit (SEPA Direct Debit) Execution Cards and cash Branch in Euro 1‰ mini	0€
(within SEPA zone) Direct debit (SEPA Direct Debit) Execution Cards and cash Branch in Euro 1‰ mini	0€
Direct debit (SEPA Execution Direct Debit) Execution Cards and cash Branch in Euro	0€
Direct Debit) Branch in Euro	
Direct Debit) Branch in Euro	
Branch in Euro 1‰ mini	0€*
	imum
	.05€ /
Cash withdrawal maximum	n 2€ <mark>*</mark>
Bank of Cyprus ATM in Euro	0€*
Other Bank ATM outside EU	3€
Annual subscription for VISA 7,	,50€*
CLASSIC in Euro	

l I			
Providing a debit card (Membership fees)	PIN generation	0€	
Providing a credit card (Membership fees)	Service not available (Refer to the Fee Information Document for Credit Card).		
Overdrafts and related services			
Overdraft (Account excesses)	Service not available		
Overrunning (Unauthorised account excesses)	Service not available		
Other services			
Provision of a cheque book (Chequebooks)	Service not available		
Return cheque due to inadequate balance (Cheque returned due to insufficient funds)	Service not available		
Currency exchange services (Exchange commission)	Branch and internet banking: Transfer of funds	0.4% / minimum 5€ / maximum 400€	
	Over the counter cash withdrawal	1% / minimum 2€ maximum 40€	
	ATM cash withdrawal: Administration fee	3%	
Copy of statement	Branch Internet banking	5€ 0€	

Note regarding the Decrees of the Minister of Finance [*]:

The Decrees with numbers R.A.A. (Regulatory Administrative Act - K. Δ . Π .) 488/2020, 489/2020 and 490/2020 concerning the fees for payment accounts with basic features (such an account will be referred to as an "account" below), which have been issued by the Minister of Finance, affect the charges which are marked with an asterisk (*) above , as follows:

Maximum total amount per calendar year

A maximum total amount of €36 is set in a calendar year (€ 6 for the period from 2 November to 31 December 2020), for fees for the following services, excluding credit transfers exceeding €5,000 per transaction:

- services that enable all the operations required to open, operate and close the account,
- services that enable funds to be deposited in the account,
- services that enable cash withdrawals within the European Union (EU) through Branches or through ATMs of the Bank, during or outside the Bank's opening hours,

• execution, within the European Union, of direct debits, payment transactions using a debit card, and credit transfers, including standing orders, either through the Bank's Branches or through Internet banking,

Fees for services not mentioned above are not taken into account for the calculation of the maximum annual amount of \in 36 (\in 6 for the period from 2 November to 31 December 2020).

Limit on transactions

When the total of transactions for the following services exceeds the limit of 100 in total in a calendar year (17 for the period from 2 November to 31 December 31 2020), then normal charges shall apply as per the official Table of Commissions and Charges of the Bank for physical persons:

• execution, within the European Union, of direct debits and credit transfers, including standing orders, either through the Branches or through the Internet banking of the Bank.

Credit transfers that exceed the amount of \in 5,000 per transaction, are not taken into account for calculating the limit, and are in any case charged as per the official Table of Commissions and Charges.

Recipients of Guaranteed Minimum Income

Recipients of the Guaranteed Minimum Income (Ελάχιστο Εγγυημένο Εισόδημα) under the relevant Cypriot legislation, benefit from zero fees for the following services:

(a) without limitation on the number of transactions:

- services that enable all the operations required to open, operate and close the account,
- services that enable funds to be deposited in the account,
- services that enable cash withdrawals within the European Union (EU) through Branches or through ATMs of the Bank, during or outside the Bank's opening hours,
- payment transactions using a debit card.

(b) execution, within the European Union, of direct debits, and credit transfers, including standing orders, either through the Branches or through the Internet banking of the Bank,

if the total of transactions relating to the services referred to in subparagraph (b) above does not exceed 100 in a calendar year (17 for the period from 2 November to 31 December 2020). In the event that the total of transactions exceeds the limit of 100 in a calendar year (17 for the period from 2 November to 31 December 2020) in total for all services referred to in subparagraph (b), then normal charges shall apply as per the official Table of Commissions and Charges of the Bank for physical persons.

Credit transfers that exceed the amount of \in 5,000 per transaction, are not taken into account for calculating the limit, and are in any case charged as per the official Table of Commissions and Charges.

<u>GLOSSARY</u>

TERM	DEFINITION
Maintaining the account	The account provider operates the account for use by the customer.
Providing a debit card	The account provider provides a payment card linked to the customer's account. The amount of each transaction made using the card is taken directly and in full from the customer's account.
Providing a credit card	The account provider provides a payment card linked to the customer's payment account. The total amount of the transactions made using the card during an agreed period is taken either in full or in part from the customer's payment account on an agreed date. A credit agreement between the provider and the customer determines whether interest will be charged to the customer for the borrowing.
Cash withdrawal	The customer takes cash out of the customer's account.
Provision of a cheque book	Issuance of a cheque book for payments by charging the customer's account.
Credit transfer SEPA	The account provider transfers money, on the instruction of the customer, from the customer's account to another account, through SEPA.
Credit transfer NON SEPA	The account provider transfers money, on the instruction of the customer, from the customer's account to another account, through a channel other than SEPA.
Standing order	The account provider makes regular transfers, on the instruction of the customer, of a fixed amount of money from the customer's account to another account.
Direct debit	The customer permits someone else (recipient) to instruct the account provider to transfer money from the customer's account to that recipient. The account provider then transfers money to the recipient on a date or dates agreed by the customer and the recipient. The amount may vary.
Return cheque due to inadequate balance	Decline the payment of a cheque due to an insufficient balance of the account to be charged.
Currency exchange services	Conversion of the currency of the account into the currency of the transfer / withdrawal.
Overdraft	The account provider and the customer agree in advance that the customer may borrow money when there is no money left in the account. The agreement determines a maximum amount that can be borrowed, and whether fees and interest will be charged to the customer.
Overrunning	A tacitly accepted overdraft whereby a payment service provider makes available to a customer funds which exceed the current balance in the customer's payment account or the agreed overdraft facility.
Copy of statement	Reissuance of an account statement.