Fee Information Document

Name of the account provider: Bank of Cyprus Public Company Ltd

Account name: Current account with limit

Date: 01/02/2021

- 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 'Commission & Charges' document in Bank's website www.bankofcyprus.com 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	Quarterly	
	Up to €3.000	6€
	Over €3.000 - €10.000	10€
	Over €10.000 - €100.000	50€
	Over €100.000 - €1.000.000	200€
	Over €1.000.000	500€
Payments (excluding cards)		
Credit transfer SEPA	Branch	
	Up to €1.000	6€
	Over €1.000 - €5.000	8€
	Over €5.000 - €50.000	12€
	Over €50.000	0.20% minimum 7€ / maximum 500€
	Plus processing fees	15€
	Internet banking	
	Up to €1.000	0€
	Over €1.000 - €5.000	3€
	Over €5.000 - €50.000	6€

	Over €50.000	0.15% minimum 5€ / maximum 250€
	Plus processing fees	10€
Credit transfer NON SEPA	Branch	
	Any amount	0.20% minimum 7€ / maximum 500€
	Plus processing fees	15€
	Internet banking	
	Any amount	0.15% minimum 5€ / maximum 250€
	Plus processing fees	10€
Standing order	Branch	
	Opening	10€
	Execution – transfer within the Bank	0€
	Execution - transfer to other Banks (within SEPA zone)	3€
	Internet banking	
	Opening	0€
	Execution – transfer within the Bank	0€
	Execution - transfer to other Banks (within SEPA zone)	0€
Direct debit	Execution	0€
Cards and cash		
Cash withdrawal	Branch in Euro	0.1% minimum 0.05€ / maximum 2€
	Bank of Cyprus ATM in Euro	0€
	Other Bank ATM in Euro	3€
Providing a debit card	Annual subscription for VISA ELECTRON, VISA CLASSIC, MASTERCARD CLASSIC in Euro	7,50€
	Annual subscription for VISA GOLD, MASTERCARD GOLD in Euro	55€
	Annual subscription for VISA PLATINUM, MASTERCARD PLATINUM in Euro	90€
	Annual subscription for Youth Card	0€
	PIN generation	0€
Providing a credit card	Service not available (Refer to the Fee Information Document for Credit Card).	

Overdrafts and related services		
Overdraft	Arrangement fees	1,00% minimum 25€
Overrunning	For each day a debit transaction takes place on an account resulting to the creation or increase of the unauthorised excess over limit.	12€
	Charge of additional interest on unauthorised excess balances, which remains in effect whilst the unauthorised balance is outstanding. Charged upon termination of account.	2%
Other services		
Provision of a cheque book	Branch	25€
	Internet banking	16€
Return cheque due to inadequate balance	First presentation per cheque	35€
	Second or more presentations per cheque	10€
Currency exchange services	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	5€
	Internet banking	0€

In cases where a fee / charge appears in a different currency than the currency of the account, then the amount of the charge will be converted into the account currency on the actual debit date.

GLOSSARY

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.