

TABLE OF COMMISSIONS AND CHARGES

Physical Persons

Table of Contents

1	Loans (Hire purchase loans included)	2
2	Accounts	3
3	Cheques	5
4	Payments and Foreign Exchange	6
5	Cards	8
6	Other Services Rendered	13

Physical Persons

1 Loans (Hire purchase loans included)		
Documentation fees	€50	Fixed charge for facilities up to €20.000.
	€75	Fixed charge for facilities over €20.000.
Mortgage cancellation	€75	In cases of early repayment (Excluding refinancing).
Cancellation fees for the non-execution of approved facilities	0,50%	Maximum charge €1.000.
Commitment fees	1,50%	Quarterly, on the daily balance of the unutilised balance of the loan.
Withdrawal of loan fee	€20	For every withdrawal.
Prepayment expenses / early repayment fees of loans that fall WITHIN the Law on Credit Agreements for Consumers Relating to Residential Immovable Property of 2017	<p>In case of full or partial repayment during a fixed interest period, the Bank's compensation shall be calculated on the basis of the mathematical formula as is provided by Table IV (Article 25) of the Law on Credit Agreements for Consumers Relating to Residential Immovable Property 2017 (Law 41(I)/2017).</p> <p>In case of full or partial repayment during a variable interest period, the Bank may demand the payment of administrative costs, in accordance with Article 25(5) of the Law on Credit Agreements for Consumers Relating to Residential Immovable Property 2017 (Law 41(I)/2017).</p>	
Prepayment expenses / early repayment fees of loans that fall WITHIN the Credit Consumer Law	Within the legal framework of the Consumer Credit Contracts Law.	
Prepayment expenses / early repayment fees of loans that fall OUTSIDE the Law on Credit Agreements for Consumers Relating to Residential Immovable Property of 2017 and OUTSIDE the Credit Consumer Law	Compensation of the Bank for any costs, expenses, damages, losses or liabilities (Including loss of profits) which may be suffered or incurred by the Bank depending on the period of the loan to be prepaid and the market interest rates.	
Option to Purchase fee	€50 / CHF80 / GBP35	Hire Purchase loans in Euro, Swiss Francs and in Sterling Pounds.
Loan arrears	2%	Charge of additional interest on arrears which remains in effect for as long as arrears are outstanding. Charged upon termination of account.
	€5	Each month, for the first sixty days the loan is in arrears.
	€20	Each month, after the sixty days that the loan is in arrears.

Physical Persons

2 Accounts		
Maintenance fee for all current accounts with an overdraft (Maintaining the account)	Up to €3.000: €12	Quarterly charge.
	Over €3.000 up to €10.000: €20	
	Over €10.000 up to €100.000: €75	
	Over €100.000 up to €500.000: €250	
	Over €500.000 up to €1.000.000: €300	
	Over €1.000.000: €500	
Maintenance fee for current account without an overdraft (Maintaining the account)	€6	Quarterly charge.
Maintenance fees for savings account	€5	Quarterly charge, for customers between 26-65 years of age.
Maintenance fees for notice account	€2	Quarterly charge. Minors: No charge.
Maintenance fees for Trading accounts and Accounts with basic characteristics	€5	Quarterly charge
Current account unauthorised excesses (Over the limit authorised) (Overrunning)	2%	Charge of additional interest on unauthorised excess balances, which remains in effect whilst the unauthorised balance is outstanding. Charged upon termination of account.
	€12	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 (Overdraft)	2%	Charge of additional interest on unauthorised debit balances (In addition to the maximum interest in effect for overdraft accounts).
	€12	For each day a debit transaction takes place on an account resulting to the creation or increase of the debit amount.
Withdrawal from Notice accounts (Local currency) without notice	2%	Over the counter: Withdrawals of up to €2.000, allowed once a month, free of charge. Through 1bank: No charge on daily transfer limit without notice: <ul style="list-style-type: none"> Up to €500 for E-Notice accounts Up to €300 for the remaining Notice accounts
Cash withdrawal over the counter	1,5‰ minimum €1 / maximum €5	Withdrawal from accounts with basic features without charge for customers over 65 years old
	1,5‰ minimum €1 / maximum €2 For customers over 65 years of age	

Physical Persons

2 Accounts		
For deposits to third party account	€5 per transaction.	For deposits to third party account, only when payment details are required.
Payment of a Fixed Deposit account with fixed interest rate before maturity	<p>The bank charge is calculated on the basis of the amount withdrawn and the days that remain until the maturity date of the deposit.</p> <p>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 Reference Interest Rate for the number of days until the maturity of the deposit.</p> <p>Where Reference Interest Rate refers to the prevailing underlying EURIBOR, SOFR, SONIA, SARON or TONA (depending on the currency of the deposit).</p>	
Statement printing and mailing cost	Minimum €3 / maximum €6	
Dormant accounts (Current accounts without an overdraft, notice and savings accounts)	€6	<p>Quarterly charge, for accounts being inactive for 400 days (13 months), regardless of account balance. Credit transactions after 400 days (13 months) are not counted.</p> <p>Minors: No charge</p>
Opening account fee for Client Accounts (Specific) and Provident Funds	€150 Minimum charge.	Once off, per account, upon account opening.
Ledger fees	€0.15 per transaction.	For transfers between accounts over the counter.
		For transfers to pool Client Accounts.
		For deposits to third party account, only when payment details are required.

Physical Persons

3 Cheques			
	Branches		1bank
Cheque returned due to insufficient funds (Return cheque due to inadequate balance)	€35	Per cheque (Drawer's charge).	
Cheque returned unpaid over 2 times	€10	Per cheque (Beneficiary's charge).	
Return of paid cheques to drawer	€10 / €50	Minimum per cheque / maximum charge for each date.	
Stop payment request	€10 / €25	Minimum charge for each cheque / maximum charge for each request.	No charge
Chequebooks (Provision of a cheque book)	€30 Through ATM: €20	Charge for local and foreign currency accounts (USD / GBP). No charge for customers over 65 years of age	€20
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.	
Issue of Banker's Drafts	0,15%	Minimum charge €10 / maximum charge €25.	
Cheques cashed	0,20% minimum €5	Bank of Cyprus cheques and other local Bank cheques.	
	No charge	Central Bank of Cyprus cheques.	





Physical Persons

4 Payments and Foreign Exchange			
	Branches		1bank
	Commission for foreign currency transactions	Commission for transactions in Euro	
4.1 Purchase of Foreign Currency Notes			
Pay cash in Euro or deposit in Euro account	2% minimum €5	Not applicable	
Deposit in same foreign currency account	0,50%	Not applicable	
Deposit in different foreign currency account	0,50%	Not applicable	
Repurchase of unutilised notes	No charge	Not applicable	
4.2 Sale of Foreign Currency Notes			
Receive Euro cash or debit Euro account / same / different currency account	Over the counter: 1% minimum €2 / maximum €40 Through ATM: 0,50% minimum €1 / maximum €20	Not applicable	
4.3 Purchase of Travellers Cheques			
Pay cash in Euro or deposit in Euro account	1% minimum €7	Not applicable	
Deposit in same foreign currency account	Not applicable	Not applicable	
Deposit in different currency account	1% minimum €7	1% minimum €7	
Postages per travellers cheque	€1 for each travellers cheque	€1 for each travellers cheque	
4.4 Purchase of Foreign Cheques			
Pay cash in Euro or deposit in Euro account	0,40% minimum €5 / maximum €400	0,50% minimum €5 / maximum €50	
Deposit in same foreign currency account	0,50% minimum €5 / maximum €50	Not applicable	
Deposit in different currency account	0,40% minimum €5 / maximum €400	0,40% minimum €5 / maximum €400	
Postages per cheque	€1 each	€1 each	
4.5 Transfers between accounts in same currency			
Between two accounts owned by same customer	€2	No charge	No charge
Between two accounts owned by different customers	€7	No charge	No charge

Physical Persons

4 Payments and Foreign Exchange			
	Branches		1bank
	Commission for foreign currency transactions	Commission for transactions in Euro	
4.6 Outward Payments*			
Within Cyprus and SEPA zone (EU) up to €50.000 (Credit Transfer SEPA)	Not applicable	Up to €1.000: €6	Up to €1.000: No charge
		Over €1.000 up to €5.000: €8	Over €1.000 up to €5.000: €3
		Over €5.000 up to €50.000: €12	Over €5.000 up to €50.000: €6
<ul style="list-style-type: none">In Euro within Cyprus and SEPA zone (EU) over €50.000 (Credit Transfer SEPA),In Euro outside Cyprus and EU for any amount (Credit Transfer NON SEPA) andIn all foreign currencies for any amount and any destination (Credit Transfer NON SEPA)	Transfer Commission: 0,20% minimum €7 / maximum €500 + processing fees €15	Transfer Commission: Transfer Commission: 0,15% minimum €5 / maximum €250 + processing fees €10	
SWIFT transfers with same day value, same currency	Additional fee 0,05% minimum €20 / maximum €200		
Correspondent's charges collected from the applicant (Charges OUR)	Up to €10.000: €12		
	Over €10.000 up to €50.000: €40		
	Over €50.000: €60		
Charges for discrepancy / amendment on customer instructions	€50		
Missing / invalid IBAN charges	€30		
4.7 Inward Payments*			
Payments in favour of BOC customers regardless of payment system	Up to €2.000: €2	Up to €10.000: No charge	
	Over €2.000 up to €50.000: €10	Over €10.000 up to €50.000: €4	
	Over €50.000: €40	Over €50.000: €30	
Payments in favour of other Bank's customers		Within Cyprus: No charge.	
Discrepancy charge	€30	€30	
4.8 Other Charges			
Forward Exchange Contracts	0,20% minimum €35 / maximum €1.000		
Transaction investigation for enhanced due diligence	0,50% minimum €30		
* EXCHANGE COMMISSION(Currency Exchange Services):			
Whenever there is a conversion between two different currencies, including Euro, additional exchange commission is charged: 0,40% minimum €5 / maximum €400.			

Physical Persons

5 Cards		
5.1 Commissions and Charges for Credit Cards		
Membership Fee (Providing a credit card)	Cardholder	Additional Cardholder
 (Annual)		
VISA CLASSIC	€12,50	€5
VISA GOLD	€55	€25
VISA PLATINUM	€90	€65
PriviledGE Card	No charge	No charge
 (Annual)		
MASTERCARD BLUE (Note 1)	€15	€15
MASTERCARD CLASSIC	€12,50	€5
MASTERCARD GOLD	€55	€25
MASTERCARD PLATINUM	€90	€65
MASTERCARD GOLD ETEK	€40	€25
MASTERCARD ELITE	€180	€180
 (Monthly)		
AEGEAN MASTERCARD	€5	€3
 CLUB CARDS (Annual)		
APOEL VISA	€25	€25
OMONOIA VISA	€75	Not applicable
Minimum payment		
For all credit cards, the payment is a fixed instalment which is a percentage on the balance of the account, with a minimum of €17. For the below cards the instalment is fixed, % on the credit card limit amount, with a minimum of €17:		
KAPTEΣ BUDGET		
BUDGET 12	8,89%	
BUDGET 18	6,11%	
BUDGET 24	4,72%	
BUDGET 36	3,33%	
MASTERCARD BLUE	8,80%	

Physical Persons

5 Cards		
5.1 Commissions and Charges for Credit Cards		
Service charges and administration fees		
	Branches	1bank
Card re-issue (Note 2)	€10	€5
Pin regeneration (Note 2)	€10	
Copy of transaction (Note 3)	€10	
Copy of statement (Note 3)	€3,40	No charge
PRIORITY PASS	€24 per person per visit	
Interest Rate for AEGEAN MASTERCARD Cards	12,50%	
Interest Rate for eCredit Cards (For which application is made through 1bank) (Note 1)	11,25%	
Interest Rate	11,50%	
Charges on arrears (Arrears up to €20 will not be charged)	2% monthly	
Cash advance fees worldwide / cash transfer fees from credit card accounts (Note 3)	3,33% minimum amount €5	
Cash advance fees worldwide from credit card account for MASTERCARD ELITE	For amounts up to €800: No charge For amounts over €800: 3,33% minimum amount €5	
Administration fees for non-EURO and SEK Transactions (Currency exchange services) for credit card MASTERCARD ELITE	1%	
Administration fee for non-EURO and SEK Transactions (Currency exchange services) (Note 3)	3%	






NOTES:

(1) This product is not offered to new customer.

(2) Above charges/fees do not apply to PLATINUM,AEGEAN MASTERCARD and PriviEDGE Card.

(3) Above charges/fees do not apply to PriviEDGE Card.

Physical Persons

5 Cards		
5.2 Commissions and Charges for Debit Cards		
Membership Fee (Providing a debit card)	Cardholder	Additional Cardholder
EURO		
 (Annual)		
VISA CLASSIC (Note 4)	€7,50	€5
VISA GOLD	€55	€25
VISA PLATINUM	€90	€65
#4YOUTH (18-25)	No charge	
JOEY	No charge	
 (Ετήσια)		
MASTERCARD CLASSIC	€7,50	€5
MASTERCARD GOLD	€55	€25
MASTERCARD PLATINUM	€90	€65
 CLUB CARDS (Annual)		
OMONOIA VISA	€45	Not applicable
USD		
 (Ετήσια)		
VISA CLASSIC (Note 4)	\$25	\$15
VISA GOLD	\$50	\$30
VISA PLATINUM	\$100	\$75
GBP		
 (Ετήσια)		
VISA CLASSIC (Note 4)	£15	£10
VISA GOLD	£40	£20

Physical Persons

5 Cards

5.2 Commissions and Charges for Debit Cards

Service charges and administration fees	Branches	1bank
Card re-issue (Note 1)	EUR 10	EUR 5
	USD 13	USD 7
Pin regeneration (Note 1)	GBP 9	GBP 5
Copy of transaction	EUR 10	
	USD 13	
	GBP 9	
ATM withdrawal fees from BOC ATM in Cyprus	No charge	
Cash Advance fees worldwide for EURO and SEK, except from Bank of Cyprus ATMs in Cyprus (Note 2)	EUR 3	
	USD 4	
	GBP 3	
Cash Advance fees for transactions except for EURO and SEK, except from Bank of Cyprus ATMs (Note 2)	3,33% minimum amount:	EUR 5
		USD 7
		GBP 5
Administration fees (Currency exchange services) (Note 3)	3%	

NOTES:

- (1) Do not apply to VISA PLATINUM, MASTERCARD PLATINUM.
- (2) Do not apply to #4YOUTH (18-25), JOEY, customers over 65 years old and customers of age 18-25 with Quick Accounts (EUR, USD, GBP)
- (3) (i) Accounts in Euro linked to a card, are charged with administration fees for transactions executed in a currency that is different from the account currency. Transactions in Swedish Kroners are excluded.
- (ii) Foreign currency accounts linked to a card, are charged with administration fees for all transactions, regardless of currency of the transaction.
- (iii) QuickAccount (USD, GBP) linked to a card are:
- Charged with administration fees for transactions executed in a currency that is different from the account currency.
- Not charged with administration fees for transactions executed in the same currency as the account currency.
- (iv) Does not apply for cards linked to Quick Accounts (EUR, USD, GBP) for customers of age 18-25 and #4YOUTH cards.
- (4) Does not apply for customers of age 18-25 with Quick Accounts (EUR, USD, GBP).

5.3 Commissions and Charges for other card products

Membership Fee	Cardholder	Additional Cardholder
CARDS WITH NO LIMIT (Annual)		
Virtual VISA	No charge	Not applicable
VISA APOEL PREPAID	€10	Not applicable
VISA OMONOIA PREPAID	€45	Not applicable
VISA PREPAID	€7,50	Not applicable

Physical Persons

5 Cards		
5.3 Commissions and Charges for other card products		
Service charges and administration fees	Branches	1bank
Card re-issue (Note 1)	€10	€5
Pin regeneration	€10	
Copy of transaction (Note 1)	€10	
ATM withdrawal fees from BOC ATM in Cyprus	No charge	
Cash advance fee worldwide for EURO and SEK, except from Bank of Cyprus ATMs in Cyprus	€3	
Cash advance fees for transactions except for EURO and SEK	3.33% minimum amount €5	
VISA PREPAID • Card re-issue • Pin regeneration	€5	
Administration fees for non-EURO and SEK transactions (Currency exchange services)	3%	
Charges on arrears (Arrears up to €20 will not be charged)	2% monthly	
Interest Rate	11,50%	
Note: (1) Do not apply to Virtual VISA.		

Physical Persons

6 Other Services Rendered			
	Branches		1bank
Standing order	€10	Opening / Modification No charge for customers over 65 years of age	No charge
Standing order execution	No charge	Transfers to Bank of Cyprus customers.	No charge
	€3	Transfers to other Banks (Within SEPA zone).	
	€5	Non execution due to insufficient funds.	
SEPA Direct Debit	€1	Non execution due to insufficient funds.	
Filing of statements / correspondence at the Bank	€100	Annual charge.	
Copy of account statement	€5	For each period statement	No charge
Printing of a temporary account statement	€2		No charge
Copies of vouchers, cheques, etc.	€10	Charge for each date requested.	No charge
Interest and Balance Certificate per customer, at Auditors' request	€20	Annual charge.	
	€30	Additional charge for other extra information.	
Interest / Balance Certificate for a specific account	€5	Minimum annual charge per account.	No charge
Other certificates	€5	Minimum charge.	
Bank reference letter	€35		
Utility Bill / Tax payment over the counter	€2	No charge for customers over 65 years of age	No charge
Coin Withdrawal/Exchange	Over the counter: (offered only to Bank of Cyprus customers and at Branches without Coin Dispenser Machines)		Up to €35: No charge Over €35: 1.5% minimum charge €6 per transaction
	Coin Dispenser Machines		Up to €100: €5 per transaction From €101 up to €500: €15 per transaction
Coin Deposit	Over the counter: (offered only to Bank of Cyprus customers and at Branches without Coin Deposit Machines)		Up to €35: No charge Over €35: 1.5% minimum charge €6 per transaction
	Coin Deposit Machines (offered only to Bank of Cyprus customers)		Up to €35: No charge Over €35: 1% charge on deposited amount No charge for customers over 65 years of age
Mandate preparation	€10		

Physical Persons

6 Other Services Rendered			
	Branches		1bank
Security codes	€2	Verification of instructions / maximum charge €150 per year.	
	€10	Purchase cost of SMS Digipass.	€10
	€20	Purchase cost of Digipass APP.	€20
Letters of Guarantee in favour of Civil Registry and Migration Dept.			
Issuance / Extension commission	€85		
Amendment fees	€30		
Claim fee	€100		
Courier charges	€10	In case of claim.	
Incoming Cheques for collection			
Transaction fees	€40		
Amendment fees	€30		
Handling commission	0,25%	Minimum €10 / maximum €500	
Return of unpaid cheque	€30	Per cheque	
Outgoing Cheques for collection			
Transaction fees	€40		
Collection fees	€20		
Amendment fees	€30		
Handling commission	0,25%	Minimum €10 / maximum €50	
Other Commissions & Charges for cheques for collection			
Exchange commission	0,40%	Minimum €5 / maximum €400. Collected whenever there is conversion of currency and replaces Handling commission.	
Investigation fees	€15		

Physical Persons

6 Other Services Rendered			
	Branches		1bank
Other Commissions & Charges for cheques for collection			
Courier charges abroad / local	€35 / €10		
Postages abroad	€10	For registered mail.	
SWIFT charges	€15		
Safe deposit boxes			
Yearly rent (VAT not included)	€120	Up to 6000 c.c	
	€150	6001 c.c. - 10000 c.c.	
	€175	10001 c.c. - 15000 c.c.	
	€200	15001 c.c. - 20000 c.c.	
	€250	20001 c.c. - 50000 c.c	
	€275	Over 50001 c.c.	
Prepayment to cover any loss of key of the safe deposit box	€150		
Cost of visits	Free of charge the first 3 visits during the 12-month rental.		
	€35 per visit for each additional visit.		
Fleksy			
Fleksy Service Fee (Charged per Purchase Plan)	6%	Calculated as the equation below, on the purchase plan amount and depending on its duration and distributed equally in the monthly instalments. = Amount of Purchase <i>Plan</i> × <i>Service Charge</i> 6% × $\frac{no.of\ instalments}{12}$	
Delay in repayment of Fleksy purchase plan	€5	Each month, for the first sixty days of the delayed plan repayment.	
	€20	Each month, after the first sixty days of the delayed plan repayment.	
NOTE:			
Additional information for specialised banking services, can be provided by any Branch / Unit of the Bank of Cyprus.			