

## **Fee Information Document**



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

Account name: Current account with limit (for IBU customer)

Date: 15/02/2022

- 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				
	Quarterly			
	Up to €3.000	12€		
Maintaining the account	Over €3.000 - €10.000	20€		
(Maintenance fees)	Over €10.000 - €100.000	75€		
	Over €100.000 - €500.000	250€		
	Over €500.000 - €1.000.000	300€		
	Over €1.000.000	500€		
Payments (excluding cards)				
	Branch			
	Up to €1.000	10€		
	Over €1.000 - €5.000	20€		
	Over €5.000 - €50.000	30€		
	Over €50.000	0.25%		
0 111 1 2 2 5 2 5 5 5		minimum 30€ /		
Credit transfer SEPA		maximum 500€		
(Outward payments within Cyprus and SEPA zone (EU))	Plus processing fees	50€		
	Internet hanking			
	Internet banking	4€		
	Up to €1.000			
	Over €1.000 - €5.000	6€		
	Over €5.000 - €50.000	8€		

	0.07.650.000	0.450/
	Over €50.000	0.15% minimum 5€ /
		maximum 250€
		maximum 250€
	Plus processing fees	10€ for
	l lus processing rees	amounts up to
		€10.000 and
		15€
		For amounts
		over €10.000
		0ver €10.000
	Branch	
	2.4.16.1	
	Any amount	0.25%
	7 9	minimum 30€ /
		maximum 500€
Credit transfer NON		
SEPA (Outward	Plus processing fees	50€
payments outside		
Cyprus and EU)	Internet banking	
	Any amount	0.15%
		minimum 5€ /
		maximum 250€
	Plus processing fees	10€ for
		amounts up to
		€10.000 and
		15€
		For amounts
		over €10.000
	Branch	
	Opening	10€
	Execution – transfer within the Bank	0€
	Execution - transfer to other Banks	3€
	(within SEPA zone)	
Standing order	·	
	Internet banking	
	Opening	0€
	Execution – transfer within the Bank	0€
	Execution - transfer to other Banks	0€
	(within SEPA zone)	
	(	
Direct debit (SEPA Direct	Execution	0€
Debit)	2,000,000	
•		
Cards and cash		
	Branch in Euro	0.1%
		minimum
Cash withdrawal		0.05€ /
		maximum 2€
	Bank of Cyprus ATM in Euro	0€
	Other Bank ATM in Euro	3€
	Annual subscription for VISA	7,50€
	ELECTRON, VISA CLASSIC,	, , , ,
	MASTERCARD CLASSIC in Euro	
t		•

MASTERCARD GOLD in Euro   Annual subscription for VISA   90€   PLATINUM, MASTERCARD   PLATINUM in Euro   Annual subscription for Youth Card   0€   PIN generation   0€   PIN generation   0€   PIN generation   0€   Overdraft (Account excesses)   Arrangement fees   19%   minimum 25€   Overrunning (Unauthorised account excesses)   For each day a debit transaction takes place on an account resulting to the creation or increase of the unauthorised excess over limit.   Charge of additional interest on unauthorised excess balances, which remains in effect whilst the unauthorised balance is outstanding. Charged upon termination of account.   Second or more presentations per cheque   35€   Charge of the counter to the creation or increase of the unauthorised balance is outstanding. Charged upon termination of account.   Second or more presentations per cheque   35€   Charge of the counter to the coun			
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Providing a credit card (Membership fees)    Service not available (Refer to the Fee Information Document for Credit Card).    Overdrafts and related services		PIN generation	0€
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I Internet banking	Copy of statement		
internet barning		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 of 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.