

**TABLE OF COMMISSIONS & CHARGES CONCERNING CREDIT CARDS**

 Τράπεζα Κύπρου  
 Bank of Cyprus


CREDIT CARDS WITH LIMIT				
MEMBERSHIP FEES	CARDHOLDER	ADDITIONAL CARDHOLDER	COMPANY	COMPANY CARDHOLDER
VISA CLASSIC	€8.50	FREE		
VISA AEL	€25	€25	FREE	€25
VISA APOLLON	€25	€25	FREE	€25
VISA OMONOIA CLUB	€25	€25	FREE	€25
VISA AEK	€25	€25	FREE	€25
MASTERCARD BLUE	€8.50	€8.50	FREE	€8.50
VISA GOLD	€42.50	€20	€25.50	€20
VISA PLATINUM	€85	€59.50	FREE	€85
AMERICAN EXPRESS GREEN	€50	FREE		
AMERICAN EXPRESS GOLD	€85	FREE		
AMERICAN EXPRESS GREEN BUSINESS			€34	€34
AMERICAN EXPRESS GOLD BUSINESS			€50	€50
AMERICAN EXPRESS BLUE *	€17	€17		
AMERICAN EXPRESS GREEN CASHBACK	€30	FREE		
AMERICAN EXPRESS GOLD CASHBACK	€50	FREE		
AMERICAN EXPRESS GREEN BUSINESS CASHBACK			€30	FREE
AMERICAN EXPRESS GOLD BUSINESS CASHBACK			€50	FREE
AMERICAN EXPRESS SUNMILES CLASSIC	€25.50	€25.50		
AMERICAN EXPRESS SUNMILES GOLD	€68	€68		
AMERICAN EXPRESS SUNMILES PLATINUM	€136	€136		
AMERICAN EXPRESS BUSINESS SUNMILES			FREE	€68
AMERICAN EXPRESS GREEN ETEK	€40	FREE		
BUDGET 12/ BUDGET 18/ BUDGET 24/ BUDGET 36			FREE	
<b>MINIMUM PAYMENT OPTION</b>				
FLEXIBLE INSTALLMENT (% ON THE BALANCE OF THE CREDIT CARD ACCOUNT)		5%, 8%, 10%,15%,20%,100% minimum amount €17		
FIXED INSTALLMENT (% ON THE LIMIT AMOUNT OF THE CREDIT CARD ACCOUNT):		Minimum amount €17		
BUDGET 12		8.89%		
BUDGET 18		6.11%		
BUDGET 24		4.72%		
BUDGET 36		3.33%		
MASTERCARD BLUE		8.8%		
CASH ADVANCE FEES		3.33% minimum amount €4.40		
<b>SERVICE CHARGES &amp; HANDLING FEES **</b>				
CARD RE-ISSUE & CARD REPLACEMENT ***				
PIN REGENERATION		€8.50		
CARD RE-ACTIVATION				
COPY OF TRANSACTION VOUCHER				
COPY OF STATEMENT		€3.40		
<b>CARDS WITH NO LIMIT</b>				
<b>MEMBERSHIP FEES</b>				
INTERNET VISA		FREE		
AMERICAN EXPRESS POCKET MONEY		FREE		
VISA OMONOIA PREPAID / AEL PREPAID / APOLLON PREPAID / AEK PREPAID		€10		
PREPAID YELLOW / GREEN / PINK / DARK BLUE / LIGHT BLUE		€5		
<b>SERVICE CHARGES &amp; HANDLING FEES ****</b>				
ATM WITHDRAWAL FEE FROM BANK OF CYPRUS IN CYPRUS		FREE		
ATM WITHDRAWAL FEE FROM OTHER LOCAL BANKS AND EUROZONE		€2.70 for each transaction		
CASH ADVANCE FEE ON NON EURO CURRENCY WITHDRAWALS		3.33% minimum amount €4.40		
APPLIES ONLY FOR PREPAID YELLOW/GREEN/PINK/DARK BLUE/LIGHT BLUE		€5		
CARD RE-ISSUE & CARD REPLACEMENT				
PIN REGENERATION				
<b>FEES THAT APPLY TO ALL KINDS OF CREDIT CARDS</b>				
<b>HANDLING FEES</b>				
INTEREST RATE		10.5%		
PENALTY FEES (ARREARS UP TO €20 WILL NOT BE CHARGED)		2%		
ADMINISTRATION LEVY ON FOREIGN TRANSACTIONS EXCEPT EUR & SEK		3%		

\* EXTRA COST €8.50 APPLIES FOR OPTIONAL TRAVEL INSURANCE

\*\* ABOVE CHARGES / FEES APPLY ALSO TO OMONOIA / AEL / APOLLON / AEK PREPAID CARD

\*\*\* ABOVE CHARGES / FEES DO NOT APPLY TO AMERICAN EXPRESS (GREEN,GOLD,GREEN BUSINESS,GOLD BUSINESS,BLUE, SUNMILES PLATINUM, GREEN CASHBACK,GOLD CASHBACK, GREEN BUSINESS CASHBACK,GOLD BUSINESS CASHBACK) AND VISA PLATINUM CARDS

\*\*\*\* ABOVE CHARGES / FEES DO NOT APPLY TO INTERNET VISA AND AMERICAN EXPRESS POCKET MONEY