

# TABLE OF COMMISSIONS AND CHARGES

International Business Units Customers

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# TABLE OF COMMISSIONS AND CHARGES

## 1. Loans (Including hire purchase loans)

|   |                     |   |
|---|---------------------|---|
| Documentation fees  | €50                 | Fixed charge for Small Businesses for facilities up to €20.000.   |
|   | €75                 | Fixed charge for Small Businesses for facilities over €20.000.  |
|   | €150                | Fixed charge for Small to Medium Enterprises.   |
|   | €350                | Fixed charge for Corporate customers.   |
|   | €750                | Fixed charge for Corporate customers with registration of mortgage  |
| Mortgage cancellation   |                     | In cases of early repayment excluding refinancing   |
|   | €75                 | Physical persons  |
|   | €150                | Legal entities  |
| Cancellation fees for the non-execution of approved facilities  | 0,50%               | Maximum charge €1000.   |
| Commitment fees   | 1,50%               | Quarterly, on the daily balance of the unutilised balance of the loan.  |
| Withdrawal of loans fee - Physical persons  | €20                 | For every withdrawal.   |
| Withdrawal of loans fee - Legal entities  | €25                 | 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.   |

# TABLE OF COMMISSIONS AND CHARGES

## 2. Accounts

|   | Branches                         |   | 1 bank |
|---|----------------------------------|---|--------|
| Opening of new account  | No charge                        |   |        |
| Account opening application fee for legal entities incorporated outside EEA** & Third Equivalent countries**  | €300                             | For new customers only  |        |
| Account opening application fee (For physical persons & legal entities) & legal entities incorporated outside EEA** & Third Equivalent countries** requiring enhanced due diligence | €500                             | For new customers only  |        |
| Maintenance fee for all current accounts with an overdraft (Maintaining the account)  | Up to €3.000: €12                | Quarterly charge.   |        |
|   | Over €3.001 - €10.000: €20       |   |        |
|   | Over €10.001 - €100.000: €75     |   |        |
|   | Over €100.001 - €500.000: €250   |   |        |
|   | Over €500.001 - €1.000.000: €300 |   |        |
|   | Over €1.000.000: €500            |   |        |
| Maintenance fee (Maintaining the account) - Physical persons  | €35                              | Quarterly charge.   |        |
| Maintenance fee - Legal entities  | €50                              | Active, incorporated in EEA** & Third Equivalent countries**  |        |
|   | €100                             | Dormant, incorporated in EEA** & Third Equivalent countries**   |        |
|   | €75                              | Active, incorporated outside EEA** & Third Equivalent countries**   |        |
|   | €125                             | Dormant, incorporated outside EEA** & Third Equivalent countries**  |        |
|   |                                  | Monthly charge.   |        |
| Maintenance fee 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.                                     |        |

# TABLE OF COMMISSIONS AND CHARGES

## 2. Accounts

|   | Branches                      |  | 1 bank   |
|---|-------------------------------|--|--|
| 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%                            | Withdrawals of up to €2,000, allowed once a month, free of charge.   | No charge on daily transfer limit without notice: <ul style="list-style-type: none"> <li>• €500 for E-Notice accounts</li> <li>• €300 for the remaining Notice accounts</li> </ul> |
| Cash withdrawal over the counter  | 1‰ minimum €0.05 / maximum €2 | Charge for cash withdrawals up to €15,000.   |  |
|   | 1‰ maximum €50                | Charge for cash withdrawals over €15,000 for legal entities only.  |  |
| For deposits to third party account   | €5                            | For deposits to third party account, only when payment details are required. Per transaction.  |  |
| 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   | €3 - €6                       | Minimum / maximum charge for physical persons.   |  |
|   | €3 - €75                      | Minimum / maximum charge for legal entities.   |  |

# TABLE OF COMMISSIONS AND CHARGES

## 2. Accounts

|   | Branches          |   | 1 bank |
|---|-------------------|---|--------|
| Dormant accounts<br>(Notice and savings accounts)                         | Minors: No charge |   |        |
|   | €5                | Quarterly charge, for accounts being inactive for 400 days (13 months) and with balance less than €200. Credit transactions after 400 days (13 months) are not counted.   |        |
| Sight account low activity fee -<br>Physical persons                      | €10               | Monthly fee for sight accounts with two or less transactions in a given month. Fee is waived if customer monthly average balance in foreign currency (i.e. excluding Euro) is over €5.000 equivalent, or customer maintains a loan facility and or current account with an overdraft. |        |
| Sight account low activity fee -<br>Legal entities                        | €20               | Monthly fee for sight accounts with four or less transactions in a given month. Fee is waived if customer monthly average balance in foreign currency (i.e. excluding Euro) is over €20.000 equivalent.   |        |
| Opening account fee for Client Accounts<br>(Specific) and Provident Funds | €150              | Minimum charge. Once off, per account, upon account opening.  |        |
| Ledger fees   | €0.15             | For transfers between accounts over the counter. Per transaction.   |        |
|   | €0.15             | For transfers to pool Client Accounts. Per transaction.   |        |
|   | €0.15             | For deposits to third party account, only when payment details are required. Per transaction.   |        |
| Account closure fee   | €200              | For legal entities.   |        |
| Not accepted client fee - Legal entities                                  | €320              | Monthly fee for legal entities with terminated accounts.  |        |
| Not accepted client fee - Physical persons                                | €25               | Monthly fee for physical persons (EU*) with terminated accounts.  |        |
|   | €140              | Monthly fee for physical persons (non EU*) with terminated accounts.  |        |

\* Holder of at least one passport or ID issued by an EU country

# TABLE OF COMMISSIONS AND CHARGES

## 3. Cheques

|  | Branches                |  | 1 bank    |
|--|-------------------------|--|-----------|
| Cheque returned due to insufficient funds<br>(Return cheque due to inadequate balance) | €35                     | Per cheque (Drawer's charge).  |           |
| Cheque returned unpaid twice or more   | €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<br>(Provision of a cheque book)  | €30<br>Through ATM: €20 | Charge for local and foreign currency accounts (USD / GBP).  | €20       |
| Chequebooks of special printing /<br>Cheques printed on continuous paper               | €25                     | Per 100 cheques. Additional stamp duty of €5 is charged for 100 cheques. The cost of printing is not included.                       |           |
| Special Presentation of cheques  | €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%<br>minimum €5     | Bank of Cyprus cheques and other local Bank cheques.   |           |
|  | No charge               | Central Bank of Cyprus cheques.  |           |

# TABLE OF COMMISSIONS AND CHARGES

## 4. Payments and Foreign Exchange

|   | Branches  |                                     | 1bank |
|---|---|-------------------------------------|-------|
|   | Commission for foreign currency transactions                                  | Commission for transactions in Euro |       |
| <b>4.1 Purchase of Foreign Currency Notes</b>                               |   |                                     |       |
| 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                      |       |
| <b>4.2 Sale of Foreign Currency Notes</b>                                   |   |                                     |       |
| Receive Euro cash or debit Euro account / same / different currency account | 1% minimum €2 / maximum €40<br>Through ATM:<br>0,50% minimum €1 / maximum €20 | Not applicable                      |       |
| <b>4.3 Purchase of Travellers Cheques</b>                                   |   |                                     |       |
| 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       |       |
| <b>4.4 Purchase of Foreign Cheques</b>                                      |   |                                     |       |
| 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                             |       |



# TABLE OF COMMISSIONS AND CHARGES

## 4. Payments and Foreign Exchange

| Branches |  | 1 bank                              |
|----------|--|-------------------------------------|
|          | Commission for foreign currency transactions | Commission for transactions in Euro |

### 4.5 Transfers between accounts in same currency

|   |                       |                       |   |
|---|-----------------------|-----------------------|---|
| Between two accounts owned by same customer       | Physical persons: €5  | Physical persons: €5  | No charge   |
|   | Legal entities: €10   | Legal entities: €10   |   |
| Between two accounts owned by different customers | Physical persons: €10 | Physical persons: €10 | Up to €50.000: No charge.<br>Over €50.000, which requires Branch intervention to be completed, same charge as Branch applies. |
|   | Legal entities: €20   | Legal entities: €20   |   |

### 4.6 Outward Payments\*

|   |  |  |   |
|---|--|--|---|
| Within Cyprus and SEPA zone (EU) up to €50.000 (Credit transfer SEPA)   | Not applicable   | Physical persons:<br>Transfer Commission:<br>Up to €1.000: €10<br>Over €1.000 - €5.000: €20<br>Over €5.000 - €50.000: €30  | Physical persons:<br>Transfer Commission:<br>Up to €1.000: €4<br>Over €1.000 - €5.000: €6<br>Over €5.000 - €50.000: €8  |
|   |  | Legal entities:<br>Transfer Commission:<br>Up to €1.000: €30<br>Over €1.000 - €5.000: €50<br>Over €5.000 - €50.000: €80  | Legal entities:<br>Transfer Commission:<br>Up to €1.000: €5<br>Over €1.000 - €5.000: €10<br>Over €5.000 - €50.000: €12<br><br>Up to €1.000 €5<br>Over €1.000 - €5.000 €10<br>Over €5.000 - €50.000 €12                      |
| <ul style="list-style-type: none"> <li>In Euro within Cyprus and EU over €50.000 (Credit transfer SEPA),</li> <li>In Euro outside Cyprus and EU for any amount (Credit transfer NON SEPA) and</li> <li>In all foreign currencies for any amount and any destination (Credit transfer NON SEPA)</li> </ul> | Physical persons:<br>Transfer Commission:<br>0,25% minimum €30 / maximum €500<br>+ processing fees €50<br><br>Legal entities:<br>Transfer Commission:<br>0,25% minimum €30 / maximum €500<br>+ processing fees €50 | Physical persons:<br>Transfer Commission:<br>0,25% minimum €30 / maximum €500<br>+ processing fees €50<br><br>Legal entities:<br>Transfer Commission:<br>0,25% minimum €30 / maximum €500<br>+ processing fees €50 | Physical persons:<br>Transfer Commission:<br>0,15% minimum €5 / maximum €250<br>+ processing fees €10 for amounts up to €10.000 / + processing fees €15 for amounts over €10.000  |
|   |  |  | Legal entities:<br>Transfer Commission:<br>0,15% minimum €5 / maximum €250<br>+ processing fees €17 for amounts up to €10.000 / + processing fees €25 for amounts over €10.000<br><br>Up to €10.000 €30<br>Over €10.000 €40 |
| SWIFT transfers with same day value   | Additional fee 0,05% minimum €20 / maximum €200  | Additional fee 0,05% minimum €20 / maximum €200  | Additional fee 0,05% minimum €20 / maximum €200   |

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## 4. Payments and Foreign Exchange

|  | Branches   |  | 1bank                                      |
|--|--|--|--|
|  | Commission for foreign currency transactions   | Commission for transactions in Euro  |  |
| <b>4.6 Outward Payments*</b>   |  |  |  |
| Correspondent's charges collected from the applicant (Charges OUR)   | Up to €10.000: €12   | Up to €10.000: €12   | Up to €10.000: €12                         |
|  | Over €10.000 - €50.000: €40  | Over €10.000 - €50.000: €40  | Over €10.000 - €50.000: €40                |
|  | Over €50.000: €60  | Over €50.000: €60  | Over €50.000: €60                          |
| Charges for discrepancy / amendment on customer instructions   | €50  | €50  | €50  |
| Missing / invalid IBAN charges   | €30  | €30  | €30  |
| Outward payment with insufficient funds in account   | €10 Physical persons<br>€40 Legal entities   |  | €10 Physical persons<br>€40 Legal entities |
| <b>4.7 Inward Payments*</b>  |  |  |  |
| Payments in favour of BOC customers regardless of payment system   | <b>Physical persons:</b><br>Up to €2.000: €2<br>Over €2.000 - €10.000: €10<br>Over €10.000 - €50.000: €12<br>Over €50.000: €25 | <b>Physical persons:</b><br>Up to €2.000: Free<br>Over €2.000 - €10.000: €4<br>Over €10.000 - €50.000: €6<br>Over €50.000: €25 |  |
|  | <b>Legal entities:</b><br>Up to €2.000: €8<br>Over €2.000 - €10.000: €15<br>Over €10.000 - €50.000: €20<br>Over €50.000: €40   | <b>Legal entities:</b><br>Up to €2.000: €3<br>Over €2.000 - €10.000: €6<br>Over €10.000 - €50.000: €12<br>Over €50.000: €30    |  |
| Payments in favour of other Banks' customers   |  | Within Cyprus: No charge.  |  |
| Discrepancy charge   | €30  | €30  |  |
| <b>4.8 Other Charges</b>   |  |  |  |
| Forward Exchange Contracts   | 0,20% minimum €35 / maximum €1.000   |  |  |
| Transaction investigation for enhanced due diligence   | 1% minimum €30   | 1% minimum €30   |  |
| <p><b>* EXCHANGE COMMISSION (Currency exchange services):</b><br/>Whenever there is a conversion between two different currencies, including Euro, additional exchange commission is charged: 0,40% minimum €5 / maximum €400.</p> |  |  |  |

# TABLE OF COMMISSIONS AND CHARGES

## 5. Cards

### 5.1 Commissions and Charges for Credit Cards

| Membership Fee (Providing a credit card)   | Cardholder | Additional Cardholder | Business Cardholder |
|--|------------|-----------------------|---------------------|
| <b>VISA (Annual)</b>   |            |                       |                     |
| BUSINESS CARD  |            |                       | €45                 |
| VISA CLASSIC   | €12.50     | €5                    |                     |
| VISA GOLD  | €55        | €25                   |                     |
| VISA PLATINUM  | €90        | €65                   |                     |
| PriviledGE Card  | No charge  | No charge             |                     |
| <b>MASTERCARD (Annual)</b>   |            |                       |                     |
| MASTERCARD BUSINESS  |            |                       | €45                 |
| 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                  |                     |
| <b>MASTERCARD (Monthly)</b>  |            |                       |                     |
| AEGEAN MASTERCARD BUSINESS   |            |                       | €8                  |
| AEGEAN MASTERCARD  | €5         | €3                    |                     |
| <b>FOOTBALL CLUB CARDS (Annual)</b>  |            |                       |                     |
| OMONOIA VISA   | €25        | €25                   | €25                 |
| APOEL VISA   | €25        | €25                   | €25                 |
| <b>Minimum payment</b>   |            |                       |                     |
| 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: |            |                       |                     |
| <b>BUDGET CARDS</b>  |            |                       |                     |
| BUDGET 12  |            | 8,89%                 |                     |
| BUDGET 18  |            | 6,11%                 |                     |
| BUDGET 24  |            | 4,72%                 |                     |
| BUDGET 36  |            | 3,33%                 |                     |
| MASTERCARD BLUE  |            | 8,80%                 |                     |

# TABLE OF COMMISSIONS AND CHARGES

## 5. Cards

### 5.1 Commissions and Charges for Credit Cards

| Membership Fee (Providing a credit card)   | Cardholder | Additional Cardholder   | Business Cardholder |
|--|------------|---|---------------------|
| Service Charges and Administration Fees  |            | Branches  | 1bank               |
| Card re-issue (Note 2)<br>Pin regeneration (Note 2)  |            | €10   | €5                  |
| Copy of transaction (Note 3)   |            | €10   |                     |
| Copy of statement (Note 3)   |            | €3.40   | No charge           |
| PRIORITY PASS  |            | €24 per person per visit  |                     |
| <b>Interest Rate for AEGEAN MASTERCARD BUSINESS &amp; AEGEAN MASTERCARD Cards</b>  |            |   |                     |
|  |            | 12,50%  |                     |
| <b>Interest Rate for eCredit Cards (For which application is made through 1bank) (Note 1)</b>                              |            |   |                     |
|  |            | 11,25%  |                     |
| <b>Interest Rate</b>   |            |   |                     |
|  |            | 11,50%  |                     |
| <b>Charges on arrears (Arrears up to €20 will not be charged)</b>  |            |   |                     |
|  |            | 2% monthly  |                     |
| <b>Cash advance fees worldwide / cash transfer fees from credit card accounts (Note 3)</b>                                 |            |   |                     |
|  |            | 3,33% minimum amount €5   |                     |
| <b>Cash advance fees worldwide from credit card account for MASTERCARD ELITE</b>   |            |   |                     |
|  |            | For amounts up to €800: No charge<br>For amounts over €800: 3,33% minimum amount €5 |                     |
| <b>Administration fees for non-EURO and SEK Transactions (Currency exchange services) for MASTERCARD ELITE credit card</b> |            |   |                     |
|  |            | 1%  |                     |
| <b>Administration fee for non-Euro and SEK transactions (Currency exchange services) (Note 3)</b>                          |            |   |                     |
|  |            | 3%  |                     |

**NOTES:** (1) This product is not offered to new customers. (2) Above charges/fees do not apply to BUSINESS, PLATINUM, AEGEAN MASTERCARD BUSINESS, AEGEAN MASTERCARD and PriviledGE Card. (3) Above charges/fees do not apply to PriviledGE Card.

### 5.2 Commissions and Charges for Debit Cards

| Membership Fee (Providing a debit card) | Cardholder | Additional Cardholder | Business Cardholder |
|---|------------|-----------------------|---------------------|
| <b>VISA (Annual)</b>                    |            |                       |                     |
| <b>EURO</b>                             |            |                       |                     |
| BUSINESS CARD                           |            |                       | €25                 |
| VISA ELECTRON (Note 3)                  | €7.50      | €5                    |                     |
| VISA CLASSIC                            | €7.50      | €5                    |                     |
| VISA GOLD                               | €55        | €25                   |                     |
| VISA PLATINUM                           | €90        | €65                   |                     |
| #4YOUTH (18-25)                         | No charge  |                       |                     |
| <b>MASTERCARD (Annual)</b>              |            |                       |                     |
| MASTERCARD BUSINESS                     |            |                       | €25                 |
| MASTERCARD CLASSIC                      | €7.50      | €5                    |                     |
| MASTERCARD GOLD                         | €55        | €25                   |                     |
| MASTERCARD PLATINUM                     | €90        | €65                   |                     |

# TABLE OF COMMISSIONS AND CHARGES

## 5. Cards

### 5.2 Commissions and Charges for Debit Cards

| Membership Fee (Providing a debit card) | Cardholder | Additional Cardholder | Business Cardholder |
|---|------------|-----------------------|---------------------|
| <b>VISA (Annual)</b>                    |            |                       |                     |
| <b>USD</b>                              |            |                       |                     |
| BUSINESS CARD                           |            |                       | \$30                |
| VISA ELECTRON (Note 3)                  | \$5        | \$5                   |                     |
| VISA CLASSIC                            | \$25       | \$15                  |                     |
| VISA GOLD                               | \$50       | \$30                  |                     |
| VISA PLATINUM                           | \$100      | \$75                  |                     |
| <b>STG</b>                              |            |                       |                     |
| BUSINESS CARD                           |            |                       | £20                 |
| VISA ELECTRON (Note 3)                  | £5         | £5                    |                     |
| VISA CLASSIC                            | £15        | £10                   |                     |
| VISA GOLD                               | £40        | £20                   |                     |

| Service Charges and Administration Fees  | Branches              | 1bank |
|--|-----------------------|-------|
| Card re-issue (Note 1)<br>Pin regeneration (Note 1)  | EUR 10                | EUR 5 |
|  | USD 13                | USD 7 |
|  | STG 9                 | STG 5 |
| Copy of transaction  | EUR 10                |       |
|  | USD 13                |       |
|  | STG 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                 |       |
|  | STG 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                 |       |
| Administration fees (Currency exchange services) (Note 4)  | STG 5                 |       |
|  | 3%                    |       |

#### NOTES:

- (1) Above charges / fees do not apply to VISA PLATINUM, VISA BUSINESS, MATERCARD PLATINUM and MASTERCARD BUSINESS.
- (2) Above charges / fees do not apply to #4YOUTH (18-25).
- (3) The product is not offered to new customers.
- (4) (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.

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## 5. Cards

### 5.3 Commissions and Charges for Other Card Products

| Membership Fee  | Cardholder   | Business Cardholder |
|---|--|---------------------|
| <b>CARDS WITH NO LIMITS (Annual)</b>  |  |                     |
| MASTERCARD BUSINESS TOP UP  |  | €10                 |
| CYBANK24 (Note 1)   | €5   | €5                  |
| INTERNET VISA (Note 1)  | No charge  | Not Applicable      |
| DEPOSIT CARD (Note 3)   | Not Applicable   | No charge           |
| VISA OMONOIA PREPAID /<br>VISA APOEL PREPAID  | €10  | Not Applicable      |
| VISA PREPAID  | €7.50  | Not Applicable      |
| <b>BankNext Card Products (Note 1)</b>  | <b>Upon first issue and upon renewal every 3 years</b> |                     |
| VISA WearablePay  |  | €10                 |
| VISA TagPay   |  | €5                  |
| <b>Service Charges and Administration Fees</b>  |  |                     |
|   | Branch   | 1bank               |
| Card re-issue (Note 2)<br>Pin regeneration (Note 2)   | €10  | €5                  |
| Copy of transaction (Note 2)  | €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 (Note 2) | €3   |                     |
| Cash Advance fees for transactions except for EURO and SEK (Note 2)                             | 3,33% minimum amount €5                                |                     |
| VISA PREPAID<br>Card re-issue<br>Pin regeneration   |  | €5                  |
| Administration fees for non-Euro and SEK transactions (Currency exchange services)              |  | 3%                  |

#### NOTES:

- (1) The product is not offered to new customers.
- (2) Above charges / fees do not apply to INTERNET VISA.
- (3) The product is excluded from the above charges.

# TABLE OF COMMISSIONS AND CHARGES

## 6. Trade Finance Services

### 6.1 Bills for Collection

#### 6.1.1 Incoming and Outgoing Collections

|   |       |   |
|---|-------|---|
| Transaction fees                            | €40   |   |
| Collection commission                       | 0,20% | Minimum €20 / maximum €100                                  |
| Amendment fees                              | €30   |   |
| Handling commission                         | 0,25% | Minimum €10 / maximum €500                                  |
| Protest fees                                | €35   |   |
| Acceptance Guarantee / Extension commission | 0,20% | Monthly charge, minimum period 3 months, minimum amount €25 |

#### 6.1.2 Incoming Cheques

|                         |       |                            |
|-------------------------|-------|----------------------------|
| Transaction fees        | €40   |                            |
| Amendment fees          | €30   |                            |
| Handling commission     | 0,25% | Minimum €10 / maximum €500 |
| Return of unpaid cheque | €30   | Per cheque                 |

#### 6.1.3 Outgoing Cheques

|                     |       |                            |
|---------------------|-------|----------------------------|
| Transaction fees    | €40   |                            |
| Collection fees     | €20   |                            |
| Amendment fees      | €30   |                            |
| Handling commission | 0,25% | Minimum €10 / maximum €500 |

## 6.2 Letters of Credit

### 6.2.1 Import Letters of Credit

|   |                |   |
|---|----------------|---|
| Transaction fees                                      | €40            |   |
| Opening commission / Extension – without Confirmation | 0,20%          | Monthly charge, minimum period 3 months, minimum amount €50 |
| Opening commission / Extension - Confirmed            | 0,125% - 0,42% | Monthly charge, minimum period 3 months, minimum amount €50 |
| Amendment fees  | €30            |   |
| Handling commission                                   | 0,25%          | Minimum €10 / maximum €1.000                                |
| Acceptance commission                                 | 0,20%          | Monthly charge, minimum period 3 months, minimum amount €50 |
| Discrepancy fees                                      | €100           |   |
| Correspondents commission                             | €35            | In case Letter of Credit expires unutilised.                |
| Payment / reimbursement fees                          | €100           | For payments via SWIFT transfer (Includes SWIFT messages).  |

# TABLE OF COMMISSIONS AND CHARGES

## 6. Trade Finance Services

### 6.2 Letters Of Credit

#### 6.2.2 Export Letters of Credit

|   |       |  |
|---|-------|--|
| Transaction fees                              | €40   |  |
| Advising commission                           | 0,05% | Minimum €50 / maximum €200   |
| Confirmation commission                       | 0,20% | Monthly charge, minimum period 3 months, minimum amount €100. Differentiation on debit according to country / Bank risk. |
| Acceptance commission (For confirmed credits) | 0,20% | Monthly charge, minimum period 3 months, minimum amount €100. Differentiation on debit according to country / Bank risk. |
| Amendment fees                                | €30   |  |
| Handling commission                           | 0,25% | Minimum €10 / maximum €1.000   |
| Payment / execution commission                | 0,25% | Minimum €50 / maximum €150   |
| Discrepancy fees                              | €100  |  |
| Pre-checking of documents                     | €50   | Minimum amount   |
| Assignment of proceeds                        | €50   |  |

#### 6.2.3 Transferable Letters of Credit

|                                 |       |  |
|---------------------------------|-------|--|
| Transaction fees                | €40   |  |
| Transfer / Extension commission | 0,10% | Monthly charge, minimum period 3 months, minimum amount €100 |
| Amendment fees                  | €30   |  |
| Payment / reimbursement fees    | €100  | For payments via SWIFT transfer (Includes SWIFT messages).   |



# TABLE OF COMMISSIONS AND CHARGES

## 6. Trade Finance Services

### 6.3 Letters of Guarantee

#### 6.3.1 Letters of Guarantee - Local

|  |            |   |
|--|------------|---|
| Transaction fees   | €40        | Does not apply for Letters of Guarantee in favour of Civil Registry and Migration Department. |
| <b>Issuance / Extension commission:</b>  |            |   |
| Tender Guarantee   | 1% - 1,50% | Per annum. Monthly charge, minimum period 3 months, minimum amount €25                        |
| Performance Guarantee  | 1% - 1,50% |   |
| Advance / Other Payment Guarantee  | 1% - 2%    |   |
| Issuance / extension commission of Letters of Guarantee in favour of Civil Registry and Migration Department | €120       |   |
| Amendment fees   | €30        |   |

#### 6.3.2 Foreign Incoming Guarantees - Advised Guarantees (Without any responsibility)

|                   |     |  |
|-------------------|-----|--|
| Advise commission | €50 |  |
| Amendment fees    | €30 |  |

#### 6.3.3 Foreign Incoming Guarantees - Counter Guarantees (With the counter guarantee of our correspondents)

|                     |       |  |
|---------------------|-------|--|
| Transaction fees    | €40   |  |
| Issuance commission | 0,20% | Minimum percentage per quarter. Minimum amount €35. Differentiation on debit according to country / Bank risk. |
| Amendment fees      | €30   |  |

#### 6.3.4 Foreign Outgoing Guarantees / Standby Letters of Credit

|                                 |               |  |
|---------------------------------|---------------|--|
| Transaction fees                | €40           |  |
| Issuance / extension commission | 0,25% - 1,25% | Per quarter. Monthly debit for every additional month, minimum 3 months, minimum amount €25. |
| Amendment fees                  | €30           |  |

#### 6.3.5 Letters of Guarantee - Other Debits

|                     |       |   |
|---------------------|-------|---|
| Handling commission | 0,25% | Minimum €10 / maximum €500, for payment of claims via SWIFT transfer. |
| Claim fee           | €100  |   |

### 6.4 Shipping Guarantees / Letters of Undertaking (For letters of credit and bills for collection)

|                     |     |  |
|---------------------|-----|--|
| Issuance commission | €50 |  |
|---------------------|-----|--|

# TABLE OF COMMISSIONS AND CHARGES

## 6. Trade Finance Services

### 6.5 Deposit of Goods into Bonded Warehouse / Withdrawal

|                                |      |           |
|--------------------------------|------|-----------|
| Commission of deposit of goods | €50  |           |
| Withdrawal fee                 | €50  |           |
| Visit for goods inspection     | €100 | Per visit |

### 6.6 Other Commissions & Charges

|                                   |            |   |
|-----------------------------------|------------|---|
| Exchange commission               | 0,40%      | Minimum €5 / maximum €400. Collected whenever there is conversion of currency and replaces Handling commission. |
| Investigation fees                | €15        |   |
| Evaluation of complicated cases   | €50 - €250 |   |
| Cancellation commission           | €20        | For cancellation before or after issuance.  |
| Courier charges abroad / local    | €35 / €10  |   |
| Postages abroad                   | €10        | For registered mail.  |
| Commission for transfer / payment | €35        | Does not apply for payments via SWIFT transfer under Import Letter of Credit and Transferable Letter of Credit. |
| SWIFT charges                     | €15        |   |

# TABLE OF COMMISSIONS AND CHARGES

## 7. Other Services Rendered

|   | Branches                              |  | 1 bank    |
|---|---------------------------------------|--|-----------|
| Standing order  | €10                                   | Opening / modification.  | 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.   |           |
| Charge for non - automated payrolls   | €3                                    | Minimum charge per employee / maximum charge €500.                                       | No charge |
| Filing of statements and correspondence at the Bank                                 | €200                                  | Annual charge for physical persons.  |           |
|   | €300                                  | Annual charge for legal entities.  |           |
| Copy of account statement   | €5                                    | For each period statement (Irrespective of number of pages).                             | 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 for physical persons.  |           |
|   | €30                                   | Additional charge for other extra information.   |           |
|   | €100                                  | Annual charge for legal entities.  |           |
|   | €60                                   | 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 |
| Exchange / deposit / withdrawal of coins (offered only to Bank of Cyprus customers) | For amounts up to €35: No charge      |  |           |
|   | For amounts over €35: 1,5% minimum €6 | No charge for deposits in coin deposit machines or exchanges in coin dispenser machines. |           |
| Mandate preparation   | €10                                   |  |           |
| Security codes  | No charge                             | Verification of instructions   |           |
|   | €10                                   | Purchase cost of SMS Digipass  | €10       |
|   | €20                                   | Purchase cost of Digipass APP  | €20       |

# TABLE OF COMMISSIONS AND CHARGES

## 7. Other Services Rendered

|  | Branches                     |  | 1 bank    |
|--|------------------------------|--|-----------|
| Invoice eSettlement  |                              | Monthly charge                               | €1.000    |
| Review fees for physical persons (Not requiring enhanced due diligence)  | €100                         |  | No charge |
| Review fees for legal entities (Not requiring enhanced due diligence)  | Minimum €500 / maximum €2000 |  |           |
| Review fees for customers requiring enhanced due diligence (Physical persons & legal entities) & legal entities incorporated outside EEA* & Third Equivalent countries** | €500 minimum                 |  |           |
| Overdue review fee - Legal entities  | €50                          | Monthly fee for legal entities               |           |
| Overdue review fee - Physical persons  | €10                          | Monthly fee for physical persons (EU***)     |           |
|  | €20                          | Monthly fee for physical persons (non EU***) |           |

\* EEA – European Economic Area:

The EEA countries are the European Union Member States, plus Norway, Iceland and Liechtenstein as well as other EU country states.

\*\* Third Equivalent countries:

Third countries outside the European Economic Area which impose procedures and take measures for preventing money laundering and terrorist financing equivalent to those laid down by the European Directive 2005/60/EC: Australia, Brazil, Canada, Hong Kong, India, Japan, South Korea, Mexico, Singapore, Switzerland, South Africa, The United States of America.

\*\*\* Holder of at least one passport or ID issued by an EU country.

# TABLE OF COMMISSIONS AND CHARGES

## 7. Other Services Rendered

|   | Branches                     | 1bank   |
|---|------------------------------|---|
| <b>Safe deposit boxes</b>   |                              |   |
| Yearly rent (VAT not included)                                    | €90                          | Up to 6000 c.c  |
|   | €100                         | Over 6001 c.c. - 10000 c.c.   |
|   | €110                         | Over 10001 c.c. - 15000 c.c.  |
|   | €120                         | Over 15001 c.c. - 20000 c.c.  |
|   | €130                         | Over 20001 c.c. - 50000 c.c   |
|   | €170                         | Over 50001 c.c.   |
| Prepayment to cover any loss of key of the safe deposit box       | €150                         |   |
| Cost of visits  |                              | Free of charge for the first 3 visits.<br>€25 per visit / for any additional visit. |
| Annual review fee on Client Accounts (Pool) and Provident Funds   | Minimum €500 / maximum €2000 | Annual charge, per current account.   |
| Documentation fees for change of account management / signatories | €100                         | Legal entities.   |
| Translation of documents  | €20 minimum                  |   |
| Digital Information Collection (corporate documents)              | €30                          | For legal entities incorporated in Cyprus.  |
|   | €95                          | For legal entities incorporated in EU.  |
|   | €120                         | For legal entities incorporated outside the EU.                                     |

## 8. Factoring products - For legal entities only

|                                     |   |                  |
|-------------------------------------|---|------------------|
| Administration fee                  | A percentage charged on the value of invoices / cheques assigned. |                  |
| Annual review fee                   | Up to €500.000: €100  | Annual charge.   |
|                                     | Over €500.000 - €1.000.000: €150                                  |                  |
|                                     | Over €1.000.000: €200   |                  |
| Account opening fee                 | Up to €1.000.000: €100  | Once off charge. |
|                                     | Over €1.000.000: €150   |                  |
| Statement printing and mailing cost | €2  | Monthly charge.  |

**NOTE:**

Additional information for specialised banking services, can be provided by any Branch / Unit of the Bank of Cyprus.