

TABLE OF COMMISSIONS AND CHARGES CONCERNING CREDIT CARDS

MEMBERSHIP FEE	CARDHOLDER	ADDITIONAL CARDHOLDER	COMPANY	COMPANY CARDHOLDER
VISA				
VISA CLASSIC	€8.50	FREE	FREE	FREE
VISA GOLD	€42.50	€20	€25.50	€20
VISA PLATINUM	€85	€59.50	FREE	€85
WOMAN'S CARD CREDIT VISA	€60	€40		
CARD & FLY CLASSIC CREDIT VISA	€26	€18		€90
CARD & FLY GOLD CREDIT VISA	€70	€52		
CARD & FLY PLATINUM CREDIT VISA	€140	€90		
BUDGET12 / BUDGET 18 / BUDGET 24 / 36	FREE	FREE	FREE	FREE
AMERICAN EXPRESS				
AMEX BLUE ****	€17	€17		
AMEX GREEN	€50	FREE		
AMEX GOLD	€85	FREE		
AMEX GREEN CASHBACK	€30	FREE		
AMEX GOLD CASHBACK	€50	FREE		
AMEX SUNMILES CLASSIC	€25.50	€25.50		
AMEX SUNMILES GOLD	€68	€68		
AMEX SUNMILES PLATINUM	€136	€136		
AMEX GREEN ETEK	€40	FREE ***		
AMEX GREEN BUSINESS			€34	€34
AMEX GOLD BUSINESS			€50	€50
AMEX GREEN BUSINESS CASHBACK			€30	FREE
AMEX GOLD BUSINESS CASHBACK			€50	FREE
AMEX BUSINESS SUNMILES PLATINUM			FREE	€68
MASTERCARD				
MASTERCARD BLUE	€8.50	€8.50		
MASTERCARD CLASSIC	€17.50	€17.50		
MASTERCARD GOLD	€45	€22.50		
ΚΑΡΤΕΣ ΣΩΜΑΤΕΙΩΝ				
AEL VISA	€25	€25	FREE	€25
APOLLON VISA	€25	€25	FREE	€25
OMONQIA VISA	€25	€25	FREE	€25
AEK VISA	€25	€25	FREE	€25
APOEL VISA	€25	€25	FREE	€25
ANORTHOSIS MASTERCARD	€25	€25	FREE	€25
MINIMUM PAYMENT OPTION				
Fixed instalment (% on the limit amount of the credit card):		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 fee worldwide		3.33% min. amount €4.40		
SERVICE CHARGES and HANDLING FEES				
Card re-issue *		€8.50		
PIN Regeneration*		€8.50		
Copy of transaction		€8.50		
Copy of statement		€3.40		
Priority Pass		€24 per person		

CARDS WITH NO LIMIT	
	MEMBERSHIP FEE
INTERNET VISA	FREE
AMERICAN EXPRESS POCKET MONEY	FREE
VISA OMONOIA PREPAID / AEL PREPAID / APOLLON PREPAID / AEK PREPAID/ APOEL PREPAID	€10
PREPAID YELLOW / GREEN / PINK / DARK BLUE / LIGHT BLUE / PREPAID VISA	€5
SERVICE CHARGES and HANDLING FEES **	
ATM withdrawal fee from BOC in Cyprus & JCC ATMs	FREE
ATM withdrawal fee from other local Banks and worldwide for Euro and SEK	€2.70 for each transaction
ATM withdrawal fee except Euro and SEK	3.33% min. amount €4.40
PREPAID YELLOW/GREEN/PINK/DARK BLUE/LIGHT BLUE / Prepaid Visa Card re-issue PIN Regeneration	€5
VISA OMONOIA PREPAID / AEL PREPAID / APOLLON PREPAID / AEK PREPAID/ APOEL PREPAID Card re-issue PIN Regeneration	€8,50
FEES APPLY TO ALL KINDS OF CREDIT CARDS	
HANDLING FEES	
Interest Rate	10.5%
Charges on arrears (Arrears up to €20 will not be charged)	2% monthly
Administration levy on foreign transaction except EUR and SEK	3%

* Above charges / fees do not apply to AMERICAN EXPRESS (BLUE, GREEN, GOLD, GREEN BUSINESS, GOLD BUSINESS, SUNMILES PLATINUM, GREEN CASHBACK, GOLD CASHBACK, GREEN BUSINESS CASHBACK, GOLD BUSINESS CASHBACK) and VISA PLATINUM.

** Above charges / fees do not apply to INTERNET VISA & AMERICAN EXPRESS POCKET MONEY.

*** If the additional cardholder is not a member of ETEK as well, then an AMEX GREEN card is issued.

**** Extra cost €8,50 applies for optional travel insurance.

TABLE OF COMMISSONS AND CHARGES CONCERNING DEBIT CARDS

MEMBERSHIP FEE	CARDHOLDER	ADDITIONAL CARDHOLDER	COMPANY	COMPANY CARDHOLDER
EURO				
VISA ELECTRON	FREE	FREE	FREE	FREE
YOUTH CARD 18-25	FREE			
HAKKI CARD / STUDENT CARD	FREE			
VISA CLASSIC	FREE	FREE	FREE	FREE
VISA GOLD	€42.50	€20	€25.50	€20
VISA PLATINUM	€85	€59.50	ΔQPEAN	€85
MASTERCARD CLASSIC	FREE	FREE		
MASTERCARD GOLD	€45	€22.50		
USD				
VISA ELECTRON	FREE	FREE	FREE	FREE
VISA CLASSIC	\$20	\$10	\$10	\$10
VISA GOLD	\$50	\$25	\$30	\$25
VISA PLATINUM	\$100	\$70	FREE	\$100
STG				
VISA ELECTRON	FREE	FREE	FREE	FREE
VISA CLASSIC	£10	£5	£5	£5
VISA GOLD	£35	£15	£20	£15
SEK				
VISA ELECTRON	FREE	FREE	FREE	FREE
SERVICE CHARGES and HANDLING FEES				
Card re-issue * PIN Regeneration * Copy of transaction		EUR8.50 / USD 10.00 / STG 7.00 / SEK 100.00		
ATM withdrawal fee from BOC in Cyprus & JCC ATMs		FREE		
ATM withdrawal fee from other local Banks and worldwide for Euro and SEK**		EUR 2.70 / USD 3.50 / STG 2.30 / SEK 32.00		
ATM withdrawal fee except Euro and SEK**		3.33% min. amount: EUR 4.40 / USD 5.70 / STG 3.70 SEK 52.00		
Handling fees for non-euro and SEK transactions		3%		

* Above charges / fees do not apply to VISA PLATINUM.

** Above charges / fees do not apply to STUDENT, HAKKI, Youth card 18-25