



TABLE OF COMMISSIONS & CHARGES CONCERNING CREDIT CARDS

CREDIT CARDS WITH LIMIT

MEMBERSHIP FEES	CARDHOLDER	ADDITIONAL CARDHOLDER	COMPANY	COMPANY CARDHOLDER
VISA CLASSIC	€8.50	FREE	FREE	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 PLATINUM			FREE	€68
AMERICAN EXPRESS GREEN ETEK	€40	FREE		
BUDGET 12/ BUDGET 18/ BUDGET 24/ BUDGET 36			FREE	
MINIMUM PAYMENT OPTION				
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			
SERVICE CHARGES & HANDLING FEES **				
CARD RE-ISSUE PIN REGENERATION CARD RE-ACTIVATION COPY OF TRANSACTION VOUCHER	€8.50 ***			
COPY OF STATEMENT	€3.40			
CARDS WITH NO LIMIT				
MEMBERSHIP FEES				
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			
SERVICE CHARGES & HANDLING FEES ****				
ATM WITHDRAWAL FEE FROM BANK OF CYPRUS IN CYPRUS	FREE			
ATM WITHDRAWAL FEE FROM OTHER LOCAL BANKS EUR & SEK	€2.70 for each transaction			
CASH ADVANCE FEE ON WITHDRAWALS EXCEPT EUR & SEK	3.33% minimum amount €4.40			
APPLIES ONLY FOR PREPAID YELLOW/GREEN/PINK/DARK BLUE/LIGHT BLUE CARD RE-ISSUE PIN REGENERATION	€5			
FEES THAT APPLY TO ALL KINDS OF CREDIT CARDS				
HANDLING FEES				
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