

# TABLE OF COMMISSIONS AND CHARGES

## Legal Entities

### Table of Contents

|   |                                      |    |
|---|--------------------------------------|----|
| 1 | Loans (Hire purchase loans included) | 2  |
| 2 | Accounts                             | 3  |
| 3 | Cheques                              | 5  |
| 4 | Payments and Foreign Exchange        | 6  |
| 5 | Cards                                | 8  |
| 6 | Trade Finance Services               | 11 |
| 7 | Other Services Rendered              | 14 |
| 8 | Factoring products                   | 16 |

## Legal Entities

| 1 Loans (Hire purchase loans included)                                                                                                                                                                  |                                                                                                                                                                                                                                             |                                                                                                                                               |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------|
| 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.                                                                                                         |
|                                                                                                                                                                                                         | €1.000                                                                                                                                                                                                                                      | Fixed charge for Corporate customers with registration of mortgage.                                                                           |
| Mortgage cancellation (In cases of early repayment Excluding refinancing)                                                                                                                               | Minimum €150 / maximum €250                                                                                                                                                                                                                 |                                                                                                                                               |
| Cancellation fees for the non-execution of approved facilities                                                                                                                                          | 0,50%                                                                                                                                                                                                                                       | Maximum charge €1.000.                                                                                                                        |
| Commitment fees                                                                                                                                                                                         | 1,50%                                                                                                                                                                                                                                       | Quarterly, on the daily balance of the unutilised balance of the loan.                                                                        |
| Withdrawal of loan fee                                                                                                                                                                                  | €25                                                                                                                                                                                                                                         | For every withdrawal.                                                                                                                         |
| 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.                                                                                 |
| Issue of waivers                                                                                                                                                                                        | Up to €200.000: €250                                                                                                                                                                                                                        |                                                                                                                                               |
|                                                                                                                                                                                                         | Over €200.000: €500                                                                                                                                                                                                                         |                                                                                                                                               |

| 2 Accounts                                                        |                                      |                                                                                                                                                                                                                                                                                                                            |
|-------------------------------------------------------------------|--------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Account opening of additional account of the same category        | €100                                 | For current accounts without an overdraft and savings accounts.                                                                                                                                                                                                                                                            |
| Maintenance fee for all current accounts with an overdraft        | Up to €3.000: €12                    | Quarterly charge.                                                                                                                                                                                                                                                                                                          |
|                                                                   | Over €3.000 up to €10.000: €20       |                                                                                                                                                                                                                                                                                                                            |
|                                                                   | Over €10.000 up to €100.000: €75     |                                                                                                                                                                                                                                                                                                                            |
|                                                                   | Over €100.000 up to €500.000: €250   |                                                                                                                                                                                                                                                                                                                            |
|                                                                   | Over €500.000 up to €1.000.000: €300 |                                                                                                                                                                                                                                                                                                                            |
|                                                                   | Over €1.000.000: €500                |                                                                                                                                                                                                                                                                                                                            |
| Maintenance fee for current accounts without an overdraft         | €6                                   | Quarterly charge:<br>Small business, per account.                                                                                                                                                                                                                                                                          |
|                                                                   | €100                                 | Small-medium & large business, per customer.                                                                                                                                                                                                                                                                               |
| Maintenance fees for notice accounts                              | €2                                   | Quarterly charge.                                                                                                                                                                                                                                                                                                          |
| Maintenance fee for Trading accounts                              | €5                                   | Quarterly charge.                                                                                                                                                                                                                                                                                                          |
| Current account unauthorised excesses (Over the limit authorised) | 2%                                   | Charge of additional interest on unauthorised excess balances, which remains in effect whilst the unauthorised balance is outstanding.<br><br>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.                                                                                                                                                                                    |
| Account excesses on credit accounts                               | 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%                                   | <b>Over the counter:</b><br>Withdrawals of up to €2.000, allowed once a month, free of charge.<br><br><b>Through 1bank:</b><br>No charge on daily transfer limit without notice: <ul style="list-style-type: none"> <li>Up to €500 for E-Notice accounts</li> <li>Up to €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.                                                                                                                                                                                                                                                                                  |

| 2 Accounts                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                         |
|-----------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Cash deposit over the counter                                               | 1‰ minimum €2 / maximum €10                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                         |
| Cheque deposit over the counter                                             | €3 per deposit                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                         |
| For deposits to third party account                                         | €5 per deposit                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | For deposits to third party account, only when payment details are required.                                                                                            |
| 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 minimum - €75 maximum charge                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                         |
| Dormant accounts (Notice and savings accounts)                              | €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. |
| Opening account fee for Client Accounts (Specific) and Provident Funds      | €150 Minimum charge                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Once off, per account, upon account opening.                                                                                                                            |
| Ledger fees                                                                 | €0.15 per transaction                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | For transfers between accounts over the counter.                                                                                                                        |
|                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | For transfers to pool Client Accounts.                                                                                                                                  |
|                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | For deposits to third party account, only when payment details are required.                                                                                            |

| 3 Cheques                                                             |                        |                                                                                                                                      |           |
|-----------------------------------------------------------------------|------------------------|--------------------------------------------------------------------------------------------------------------------------------------|-----------|
|                                                                       | Branches               |                                                                                                                                      | 1bank     |
| Cheque returned due to insufficient funds                             | €35                    | Per cheque (Drawer's charge).                                                                                                        |           |
| Cheque returned unpaid over 2 times                                   | €10                    | Per cheque (Beneficiary's charge).                                                                                                   |           |
| Return of paid cheques to drawer                                      | €10                    | Minimum per cheque.                                                                                                                  |           |
|                                                                       | €50                    | Maximum charge for each date.                                                                                                        |           |
| Stop payment request                                                  | €10                    | Minimum charge per cheque.                                                                                                           | No charge |
|                                                                       | €25                    | Maximum charge per request.                                                                                                          |           |
| Chequebooks (chequebook ordering)                                     | €30<br>Trough ATM: €20 | Charge for local and foreign currency accounts (USD / GBP).                                                                          | €20       |
| Chequebooks of special printing / Cheques printed on continuous paper | €25                    | Per 100 cheques. Additional stamp duty of €5 is charged for 100 cheques.<br>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% minimum €5       | Bank of Cyprus cheques and other local Bank cheques.                                                                                 |           |
|                                                                       | No charge              | Central Bank of Cyprus cheques.                                                                                                      |           |

## Legal Entities

| 4 Payments and Foreign Exchange                                             |                                                                                                                      |                                     |           |
|-----------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------|-------------------------------------|-----------|
|                                                                             | Branches                                                                                                             |                                     | 1bank     |
|                                                                             | Commission for foreign currency transactions                                                                         | Commission for transactions in Euro |           |
| 4.1 Purchase of Foreign Currency Notes                                      |                                                                                                                      |                                     |           |
| 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                      |           |
| 4.2 Sale of Foreign Currency Notes                                          |                                                                                                                      |                                     |           |
| Receive Euro cash or debit Euro account / same / different currency account | <b>Over the counter:</b><br>1% minimum €2 / maximum €40<br><br><b>Through ATM:</b><br>0,50% minimum €1 / maximum €20 | Not applicable                      |           |
| 4.3 Purchase of Travellers Cheques                                          |                                                                                                                      |                                     |           |
| 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       |           |
| 4.4 Purchase of Foreign Cheques                                             |                                                                                                                      |                                     |           |
| 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                             |           |
| 4.5 Transfers between accounts in same currency                             |                                                                                                                      |                                     |           |
| Between two accounts owned by same customer                                 | €2                                                                                                                   | No charge                           | No charge |
| Between two accounts owned by different customers                           | €7                                                                                                                   | No charge                           | No charge |

**4 Payments and Foreign Exchange**

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

**4.6 Outward Payments\***

|                                                                                                                                                                                                                                                                                                          |                                                                                       |                                                     |                                                                                          |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------|-----------------------------------------------------|------------------------------------------------------------------------------------------|
| <b>Within Cyprus and SEPA zone (EU) up to €50.000</b>                                                                                                                                                                                                                                                    | Not applicable                                                                        | Up to €1.000: €10<br>Over €1.000 up to €50.000: €25 | Up to €1.000: No charge<br>Over €1.000 up to €5.000: €3<br>Over €5.000 up to €50.000: €6 |
| <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> | <b>Transfer Commission:</b><br>0,20% minimum €10 / maximum €500 + processing fees €25 |                                                     | <b>Transfer Commission:</b><br>0,15% minimum €5 / maximum €250 + processing fees €10     |
| <b>SWIFT transfers with same day value</b>                                                                                                                                                                                                                                                               | Additional fee 0,05% minimum €20 / maximum €200                                       |                                                     |                                                                                          |
| <b>Correspondent's charges collected from the applicant (Charges OUR)</b>                                                                                                                                                                                                                                | Up to €10.000: €12                                                                    |                                                     |                                                                                          |
|                                                                                                                                                                                                                                                                                                          | Over €10.000 up to €50.000: €40                                                       |                                                     |                                                                                          |
|                                                                                                                                                                                                                                                                                                          | Over €50.000: €60                                                                     |                                                     |                                                                                          |
| <b>Charges for discrepancy / amendment on customer instructions</b>                                                                                                                                                                                                                                      | €50                                                                                   |                                                     |                                                                                          |
| <b>Missing / invalid IBAN charges</b>                                                                                                                                                                                                                                                                    | €30                                                                                   |                                                     |                                                                                          |

**4.7 Inward Payments\***

|                                                                         |                                |                                |  |
|-------------------------------------------------------------------------|--------------------------------|--------------------------------|--|
| <b>Payments in favour of BOC customers regardless of payment system</b> | Up to €2.000: €2               | Up to €10.000: No charge       |  |
|                                                                         | Over €2.000 up to €50.000: €10 | Over €10.000 up to €50.000: €4 |  |
|                                                                         | Over €50.000: €40              | Over €50.000: €30              |  |
| <b>Payments in favour of other Bank's customers</b>                     |                                | Within Cyprus: No charge.      |  |

**4.8 Other Charges**

|                                                             |                                      |  |  |
|-------------------------------------------------------------|--------------------------------------|--|--|
| <b>Forward Exchange Contracts</b>                           | 0,20% minimum €35 / maximum €1.000   |  |  |
| <b>Transaction investigation for enhanced due diligence</b> | 0,50% minimum €100 / maximum €10.000 |  |  |

**\* EXCHANGE COMMISSION:**

Whenever there is a conversion between two different currencies, including Euro, additional exchange commission is charged: 0,40% minimum €5 / maximum €400.

## Legal Entities

| 5 Cards                                                                                                                                                                                                                                    |                                     |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------|
| 5.1 Commissions and Charges for Credit Cards                                                                                                                                                                                               |                                     |
| Membership Fee                                                                                                                                                                                                                             | Business Cardholder                 |
|  (Annual)                                                                                                                                                  |                                     |
| BUSINESS CARD                                                                                                                                                                                                                              | €45                                 |
|  (Annual)                                                                                                                                                 |                                     |
| MASTERCARD BUSINESS                                                                                                                                                                                                                        | €45                                 |
|  (Monthly)                                                                                                                                                |                                     |
| AEGEAN MASTERCARD BUSINESS                                                                                                                                                                                                                 | €8                                  |
| Minimum payment                                                                                                                                                                                                                            |                                     |
| 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: |                                     |
| BUDGET CARDS                                                                                                                                                                                                                               |                                     |
| BUDGET 12                                                                                                                                                                                                                                  | 8,89%                               |
| BUDGET 18                                                                                                                                                                                                                                  | 6,11%                               |
| BUDGET 24                                                                                                                                                                                                                                  | 4,72%                               |
| BUDGET 36                                                                                                                                                                                                                                  | 3,33%                               |
| Service Charges and Administration Fees                                                                                                                                                                                                    |                                     |
| Copy of transaction                                                                                                                                                                                                                        | €10                                 |
| Copy of statement                                                                                                                                                                                                                          | Branches: €3.40<br>1bank: No charge |
| PRIORITY PASS                                                                                                                                                                                                                              | €24 per person per visit            |
| Interest rate for AEGEAN MASTERCARD BUSINESS Cards                                                                                                                                                                                         | 12,50%                              |
| Interest rate                                                                                                                                                                                                                              | 11,50%                              |
| Charges on arrears (Arrears up to €20 will not be charged)                                                                                                                                                                                 | 2% monthly                          |
| Cash advance fees worldwide / cash transfer fees from credit card accounts                                                                                                                                                                 | 3,33% minimum amount €5             |
| Administration fee for non-Euro and SEK transactions                                                                                                                                                                                       | 3%                                  |

## Legal Entities

| 5 Cards                                                                                     |                       |                     |
|---------------------------------------------------------------------------------------------|-----------------------|---------------------|
| 5.2 Commissions and Charges for Debit Cards                                                 |                       |                     |
| Membership Fee                                                                              | Business Cardholder   |                     |
| EURO                                                                                        |                       |                     |
| VISA (Annual)                                                                               |                       |                     |
| BUSINESS CARD                                                                               | €25                   |                     |
| mastercard (Annual)                                                                         |                       |                     |
| MASTERCARD BUSINESS                                                                         | €25                   |                     |
| USD                                                                                         |                       |                     |
| VISA (Annual)                                                                               |                       |                     |
| BUSINESS CARD                                                                               | \$30                  |                     |
| GBP                                                                                         |                       |                     |
| VISA (Annual)                                                                               |                       |                     |
| BUSINESS CARD                                                                               | £20                   |                     |
| Service Charges and Administration Fees                                                     |                       |                     |
| Copy of transaction                                                                         | EUR 10                |                     |
|                                                                                             | USD 13                |                     |
|                                                                                             | GBP 9                 |                     |
| 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      | EUR 3                 |                     |
|                                                                                             | USD 4                 |                     |
|                                                                                             | GBP 3                 |                     |
| Cash Advance fees for transactions except for EURO and SEK, except from Bank of Cyprus ATMs | 3,33% minimum amount: | EUR 5               |
|                                                                                             |                       | USD 7               |
|                                                                                             |                       | GBP 5               |
| Administration fees (Note 1)                                                                | 3%                    |                     |
| 5.3 Commissions and Charges for other card products                                         |                       |                     |
| Membership Fee (Annual)                                                                     | Cardholder            | Business Cardholder |
| MASTERCARD BUSINESS TOP UP                                                                  |                       | €10                 |
| DEPOSIT CARD                                                                                | Not applicable        | No charge           |

## Legal Entities

| 5 Cards                                                                                                                                                                                                                                                                                                                                      |            |                     |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|---------------------|
| 5.3 Commissions and Charges for other card products                                                                                                                                                                                                                                                                                          |            |                     |
| Membership Fee (Annual)                                                                                                                                                                                                                                                                                                                      | Cardholder | Business Cardholder |
| Service Charges and Administration Fees                                                                                                                                                                                                                                                                                                      |            |                     |
| Card re-issue fee for MASTERCARD BUSINESS TOP UP                                                                                                                                                                                                                                                                                             |            | €10                 |
| <p>Note:</p> <p>(1) (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.</p> <p>(ii) Foreign currency accounts linked to a card, are charged with administration fees for all.</p> |            |                     |

## Legal Entities

| 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).  |

## Legal Entities

**6 Trade Finance Services****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).   |

**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. |
| Issuance / Extension commission:                                                                             |            |                                                                                               |
| 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 | €85        |                                                                                               |
| Amendment fees                                                                                               | €30        |                                                                                               |

## Legal Entities

| 6 Trade Finance Services                                                                                  |               |                                                                                                                 |
|-----------------------------------------------------------------------------------------------------------|---------------|-----------------------------------------------------------------------------------------------------------------|
| 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           |                                                                                                                 |
| 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           |                                                                                                                 |

| 7 Other Services Rendered                                           |                                                                                                                 |                                                              |                                                                             |
|---------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------|-----------------------------------------------------------------------------|
|                                                                     | Branches                                                                                                        |                                                              | 1bank                                                                       |
| 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 / correspondence at the Bank                   | €100                                                                                                            | Annual charge                                                |                                                                             |
| 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 | €60                                                                                                             | Annual charge for small and small to medium businesses.      |                                                                             |
|                                                                     | €30                                                                                                             | Additional charge for other extra information.               |                                                                             |
|                                                                     | €100                                                                                                            | Annual charge for large businesses.                          |                                                                             |
|                                                                     | €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                                                                   |
| Coin Withdrawal/Exchange                                            | Over the counter:<br>(offered only to Bank of Cyprus customers and at Branches without Coin Dispenser Machines) |                                                              | Up to €35: No charge<br>Over €35: 1.5% minimum charge €6 per transaction    |
|                                                                     | Coin Dispenser Machines                                                                                         |                                                              | Up to €100: €5 per transaction<br>From €101 up to €500: €15 per transaction |
| Coin Deposit                                                        | Over the counter:<br>(offered only to Bank of Cyprus customers and at Branches without Coin Deposit Machines)   |                                                              | Up to €35: No charge<br>Over €35: 1.5% minimum charge €6 per transaction    |
|                                                                     | Coin Deposit Machines (only offered to Bank of Cyprus customers)                                                |                                                              | Up to €35: No charge<br>Over €35: 1% charge on deposited amount             |
| Mandate preparation                                                 | €10                                                                                                             |                                                              |                                                                             |

## Legal Entities

| 7 Other Services Rendered                                                                                                                              |                                                                                                                                                                                    |                                                              |                                                                                                       |
|--------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------|-------------------------------------------------------------------------------------------------------|
|                                                                                                                                                        | Branches                                                                                                                                                                           |                                                              | 1bank                                                                                                 |
| Security codes                                                                                                                                         | €2                                                                                                                                                                                 | Verification of instructions / maximum charge €150 per year. |                                                                                                       |
|                                                                                                                                                        | €10                                                                                                                                                                                | Purchase cost of SMS Digipass                                | €10                                                                                                   |
|                                                                                                                                                        | €20                                                                                                                                                                                | Purchase cost of Digipass APP                                | €20                                                                                                   |
| Invoice eSettlement                                                                                                                                    |                                                                                                                                                                                    | Monthly charge                                               | €1.000                                                                                                |
| File update / review fee                                                                                                                               | €100 For small to medium legal entities<br>Minimum €250 / maximum €750 for Corporate Group companies (requiring enhanced due diligence)<br>€50 for Corporate Group related parties |                                                              |                                                                                                       |
| Annual review fee on Client Accounts (Pool) and Provident Funds                                                                                        | Minimum €500 / maximum €2000                                                                                                                                                       | Annual charge, per current account.                          |                                                                                                       |
| Issuance of confirmation letters / consents / changes of signatories for current accounts with or without an overdraft, loan facilities or collaterals | €100                                                                                                                                                                               | Per letter / request                                         |                                                                                                       |
| Charge for Group Transfers through 1bank                                                                                                               | €10                                                                                                                                                                                | Per electronic file.                                         |                                                                                                       |
| Safe deposit boxes                                                                                                                                     |                                                                                                                                                                                    |                                                              |                                                                                                       |
| Yearly rent (VAT not included)                                                                                                                         | €120                                                                                                                                                                               | Up to 6000 c.c                                               |                                                                                                       |
|                                                                                                                                                        | €150                                                                                                                                                                               | Over 6001 c.c. - 10000 c.c.                                  |                                                                                                       |
|                                                                                                                                                        | €175                                                                                                                                                                               | Over 10001 c.c. - 15000 c.c.                                 |                                                                                                       |
|                                                                                                                                                        | €200                                                                                                                                                                               | Over 15001 c.c. - 20000 c.c.                                 |                                                                                                       |
|                                                                                                                                                        | €250                                                                                                                                                                               | Over 20001 c.c. - 50000 c.c                                  |                                                                                                       |
|                                                                                                                                                        | €275                                                                                                                                                                               | Over 50001 c.c.                                              |                                                                                                       |
| Prepayment to cover any loss of key of the safe deposit box                                                                                            | €150                                                                                                                                                                               |                                                              |                                                                                                       |
| Cost of visits                                                                                                                                         | Free of charge the first 3 visits during the 12-month rental.                                                                                                                      |                                                              |                                                                                                       |
|                                                                                                                                                        | €35 per visit for each additional visit.                                                                                                                                           |                                                              |                                                                                                       |
| BCS (Pay-In) Machines                                                                                                                                  |                                                                                                                                                                                    |                                                              |                                                                                                       |
| Deposits through BCS (Pay-In) Machines                                                                                                                 | Cash Deposit: €1.50 per transaction                                                                                                                                                |                                                              | The fee is charged in total at the end of each calendar month for all deposits made within the month. |
|                                                                                                                                                        | Cheque Deposit: €1.50 per transaction                                                                                                                                              |                                                              |                                                                                                       |

## Legal Entities

| 8 Factoring products                                                                                                 |                                                                   |                  |
|----------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------|------------------|
| 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 up to €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. |                                                                   |                  |