

TABLE OF COMMISSIONS AND CHARGES

Physical Persons

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Physical Persons

| 1 Loans (Hire purchase loans included) | | |
|---|---------------------|--|
| Documentation fees | €50 | Fixed charge for facilities up to €20.000. |
| | €75 | Fixed charge for facilities over €20.000. |
| Mortgage cancellation | €75 | In cases of early repayment (Excluding refinancing). |
| 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 | €20 | For every withdrawal. |
| Prepayment expenses / early repayment fees of loans that fall WITHIN the Law on Credit Agreements for Consumers Relating to Residential Immovable Property of 2017 | | In case of full or partial repayment during a fixed interest period, the Bank's compensation shall be calculated on the basis of the mathematical formula as is provided by Table IV (Article 25) of the Law on Credit Agreements for Consumers Relating to Residential Immovable Property 2017 (Law 41(I)/2017). In case of full or partial repayment during a variable interest period, the Bank may demand the payment of administrative costs, in accordance with Article 25(5) of the Law on Credit Agreements for Consumers Relating to Residential Immovable Property 2017 (Law 41(I)/2017). |
| Prepayment expenses / early repayment fees of loans that fall WITHIN the Credit Consumer Law | | Within the legal framework of the Consumer Credit Contracts Law. |
| Prepayment expenses / early repayment fees of loans that fall OUTSIDE the Law on Credit Agreements for Consumers Relating to Residential Immovable Property of 2017 and OUTSIDE the Credit Consumer Law | | Compensation of the Bank for any costs, expenses, damages, losses or liabilities (Including loss of profits) which may be suffered or incurred by the Bank depending on the period of the loan to be prepaid and the market interest rates. |
| Option to Purchase fee | €50 / CHF80 / GBP35 | Hire Purchase loans in Euro, Swiss Francs and in Sterling Pounds. |
| Loan arrears | 2% | Charge of additional interest on arrears which remains in effect for as long as arrears are outstanding. Charged upon termination of account. |
| | €5 | Each month, for the first sixty days the loan is in arrears. |
| | €20 | Each month, after the sixty days that the loan is in arrears. |

Physical Persons

| 2 Accounts | | |
|--|--|---|
| Maintenance fee for all current accounts with an overdraft (Maintaining the account) | 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 account without an overdraft (Maintaining the account) | €6 | Quarterly charge. |
| Maintenance fees for savings account | €5 | Quarterly charge, for customers between 26-65 years of age. |
| Maintenance fees for notice account | €2 | Quarterly charge. Minors: No charge. |
| Maintenance fees for Trading accounts and Accounts with basic characteristics | €5 | Quarterly charge |
| Current account unauthorised excesses (Over the limit authorised) (Overrunning) | 2% | Charge of additional interest on unauthorised excess balances, which remains in effect whilst the unauthorised balance is outstanding. Charged upon termination of account. |
| | €12 | For each day a debit transaction takes place on an account resulting to the creation or increase of the unauthorised excess over limit. |
| Account excesses on credit accounts (Overdraft) | 2% | Charge of additional interest on unauthorised debit balances (In addition to the maximum interest in effect for overdraft accounts). |
| | €12 | For each day a debit transaction takes place on an account resulting to the creation or increase of the debit amount. |
| Withdrawal from Notice accounts (Local currency) without notice | 2% | Over the counter: Withdrawals of up to €2.000, allowed once a month, free of charge. Through 1bank: No charge on daily transfer limit without notice: <ul style="list-style-type: none"> Up to €500 for E-Notice accounts Up to €300 for the remaining Notice accounts |
| Cash withdrawal over the counter | 1,5‰ minimum €1 / maximum €5 | Withdrawal from accounts with basic features without charge for customers over 65 years old |
| | 1,5‰ minimum €1 / maximum €2 For customers over 65 years of age | |

Physical Persons

| 2 Accounts | | |
|---|--|--|
| For deposits to third party account | €5 per transaction. | 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 | Minimum €3 / maximum €6 | |
| Dormant accounts (Current accounts without an overdraft, notice and savings accounts) | €6 | <p>Quarterly charge, for accounts being inactive for 400 days (13 months), regardless of account balance. Credit transactions after 400 days (13 months) are not counted.</p> <p>Minors: No charge</p> |
| 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. | <p>For transfers between accounts over the counter.</p> <p>For transfers to pool Client Accounts.</p> <p>For deposits to third party account, only when payment details are required.</p> |

Physical Persons

| 3 Cheques | | | |
|--|-------------------------|--|-----------|
| | Branches | | 1bank |
| Cheque returned due to insufficient funds (Return cheque due to inadequate balance) | €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 / €50 | Minimum per cheque / maximum charge for each date. | |
| Stop payment request | €10 / €25 | Minimum charge for each cheque / maximum charge for each request. | No charge |
| Chequebooks (Provision of a cheque book) | €30 Through ATM: €20 | Charge for local and foreign currency accounts (USD / GBP). No charge for customers over 65 years of age | €20 |
| Special Presentation | €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. | |

Physical Persons

| 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 | Over the counter: 1% minimum €2 / maximum €40 Through ATM: 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 |

Physical Persons

| 4 Payments and Foreign Exchange | | | |
|---|--|--|-------------------------------|
| | Branches | | 1bank |
| | Commission for foreign currency transactions | Commission for transactions in Euro | |
| 4.6 Outward Payments* | | | |
| Within Cyprus and SEPA zone (EU) up to €50.000 (Credit Transfer SEPA) | Not applicable | Up to €1.000: €6 | Up to €1.000: No charge |
| | | Over €1.000 up to €5.000: €8 | Over €1.000 up to €5.000: €3 |
| | | Over €5.000 up to €50.000: €12 | Over €5.000 up to €50.000: €6 |
| <ul style="list-style-type: none"> In Euro within Cyprus and SEPA zone (EU) over €50.000 (Credit Transfer SEPA), In Euro outside Cyprus and EU for any amount (Credit Transfer NON SEPA) and In all foreign currencies for any amount and any destination (Credit Transfer NON SEPA) | Transfer Commission: 0,20% minimum €7 / maximum €500 + processing fees €15 | Transfer Commission: Transfer Commission: 0,15% minimum €5 / maximum €250 + processing fees €10 | |
| SWIFT transfers with same day value, same currency | Additional fee 0,05% minimum €20 / maximum €200 | | |
| Correspondent's charges collected from the applicant (Charges OUR) | Up to €10.000: €12 | | |
| | Over €10.000 up to €50.000: €40 | | |
| | Over €50.000: €60 | | |
| Charges for discrepancy / amendment on customer instructions | €50 | | |
| Missing / invalid IBAN charges | €30 | | |
| 4.7 Inward Payments* | | | |
| Payments in favour of BOC customers regardless of payment system | 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 | |
| Payments in favour of other Bank's customers | | Within Cyprus: No charge. | |
| Discrepancy charge | €30 | €30 | |
| 4.8 Other Charges | | | |
| Forward Exchange Contracts | 0,20% minimum €35 / maximum €1.000 | | |
| Transaction investigation for enhanced due diligence | 0,50% minimum €30 | | |
| * EXCHANGE COMMISSION(Currency Exchange Services): | | | |
| Whenever there is a conversion between two different currencies, including Euro, additional exchange commission is charged: 0,40% minimum €5 / maximum €400. | | | |

Physical Persons

| 5 Cards | | |
|--|------------|-----------------------|
| 5.1 Commissions and Charges for Credit Cards | | |
| Membership Fee (Providing a credit card) | Cardholder | Additional Cardholder |
| VISA (Annual) | | |
| VISA CLASSIC | €12,50 | €5 |
| VISA GOLD | €55 | €25 |
| VISA PLATINUM | €90 | €65 |
| PriviledGE Card | No charge | No charge |
| mastercard (Annual) | | |
| MASTERCARD BLUE (Note 1) | €15 | €15 |
| MASTERCARD CLASSIC | €12,50 | €5 |
| MASTERCARD GOLD | €55 | €25 |
| MASTERCARD PLATINUM | €90 | €65 |
| MASTERCARD GOLD ETEK | €40 | €25 |
| MASTERCARD ELITE | €180 | €180 |
| mastercard (Monthly) | | |
| AEGEAN MASTERCARD | €5 | €3 |
| FOOTBALL CLUB CARDS (Annual) | | |
| APOEL VISA | €25 | €25 |
| OMONIA VISA | €25 | €25 |
| 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: | | |
| KAPTEΣ BUDGET | | |
| BUDGET 12 | 8,89% | |
| BUDGET 18 | 6,11% | |
| BUDGET 24 | 4,72% | |
| BUDGET 36 | 3,33% | |
| MASTERCARD BLUE | 8,80% | |

Physical Persons

| 5 Cards | | |
|---|---|--------------|
| 5.1 Commissions and Charges for Credit Cards | | |
| Service charges and administration fees | | |
| | Branches | 1bank |
| Card re-issue (Note 2) | €10 | €5 |
| Pin regeneration (Note 2) | €10 | |
| Copy of transaction (Note 3) | €10 | |
| Copy of statement (Note 3) | €3,40 | Χωρίς χρέωση |
| PRIORITY PASS | €24 per person per visit | |
| Interest Rate for AEGEAN MASTERCARD Cards | 12,50% | |
| Interest Rate for eCredit Cards (For which application is made through 1bank) (Note 1) | 11,25% | |
| 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 (Note 3) | 3,33% minimum amount €5 | |
| Cash advance fees worldwide from credit card account for MASTERCARD ELITE | For amounts up to €800: No charge For amounts over €800: 3,33% minimum amount €5 | |
| Administration fees for non-EURO and SEK Transactions (Currency exchange services) for credit card MASTERCARD ELITE | 1% | |
| Administration fee for non-EURO and SEK Transactions (Currency exchange services) (Note 3) | 3% | |

NOTES:

- (1) This product is not offered to new customer.
- (2) Above charges/fees do not apply to PLATINUM, AEGEAN MASTERCARD and PriviledGE Card.
- (3) Above charges/fees do not apply to PriviledGE Card.

Physical Persons

| 5 Cards | | |
|---|------------|-----------------------|
| 5.2 Commissions and Charges for Debit Cards | | |
| Membership Fee (Providing a debit card) | Cardholder | Additional Cardholder |
| EURO | | |
| VISA (Annual) | | |
| VISA CLASSIC (Note 4) | €7,50 | €5 |
| VISA GOLD | €55 | €25 |
| VISA PLATINUM | €90 | €65 |
| #4YOUTH (18-25) | No charge | |
| JOEY | No charge | |
| mastercard (Ετήσια) | | |
| MASTERCARD CLASSIC | €7,50 | €5 |
| MASTERCARD GOLD | €55 | €25 |
| MASTERCARD PLATINUM | €90 | €65 |
| USD | | |
| VISA (Ετήσια) | | |
| VISA CLASSIC (Note 4) | \$25 | \$15 |
| VISA GOLD | \$50 | \$30 |
| VISA PLATINUM | \$100 | \$75 |
| GBP | | |
| VISA (Ετήσια) | | |
| VISA CLASSIC (Note 4) | £15 | £10 |
| VISA GOLD | £40 | £20 |

Physical Persons

| 5 Cards | | |
|--|-----------------------|-----------------------|
| 5.2 Commissions and Charges for Debit Cards | | |
| Service charges and administration fees | Branches | 1bank |
| Card re-issue (Note 1) | EUR 10 | EUR 5 |
| | USD 13 | USD 7 |
| Pin regeneration (Note 1) | GBP 9 | GBP 5 |
| | EUR 10 | |
| Copy of transaction | USD 13 | |
| | GBP 9 | |
| | No charge | |
| ATM withdrawal fees from BOC ATM in Cyprus | EUR 3 | |
| | USD 4 | |
| | GBP 3 | |
| Cash Advance fees worldwide for EURO and SEK, except from Bank of Cyprus ATMs in Cyprus (Note 2) | 3,33% minimum amount: | EUR 5 |
| | | USD 7 |
| | | GBP 5 |
| Cash Advance fees for transactions except for EURO and SEK, except from Bank of Cyprus ATMs (Note 2) | | EUR 5 |
| | | USD 7 |
| | | GBP 5 |
| Administration fees (Currency exchange services) (Note 3) | 3% | |
| NOTES: | | |
| (1) Do not apply to VISA PLATINUM, MASTERCARD PLATINUM. | | |
| (2) Do not apply to #4YOUTH (18-25), JOEY, customers over 65 years old and customers of age 18-25 with Quick Accounts (EUR, USD, GBP) | | |
| (3) (i) Accounts in Euro linked to a card, are charged with administration fees for transactions executed in a currency that is different from the account currency. Transactions in Swedish Kroners are excluded. | | |
| (ii) Foreign currency accounts linked to a card, are charged with administration fees for all transactions, regardless of currency of the transaction. | | |
| (iii) QuickAccount (USD, GBP) linked to a card are: | | |
| Charged with administration fees for transactions executed in a currency that is different from the account currency. | | |
| Not charged with administration fees for transactions executed in the same currency as the account currency. | | |
| (iv) Does not apply for cards linked to Quick Accounts (EUR, USD, GBP) for customers of age 18-25 and #4YOUTH cards. | | |
| (4) Does not apply for customers of age 18-25 with Quick Accounts (EUR, USD, GBP). | | |
| 5.3 Commissions and Charges for other card products | | |
| Membership Fee | Cardholder | Additional Cardholder |
| CARDS WITH NO LIMIT (Annual) | | |
| INTERNET VISA (Note 1) | No charge | Not applicable |
| VISA APOEL PREPAID VISA OMONOIA PREPAID | €10 | Not applicable |
| VISA PREPAID | €7,50 | Not applicable |

Physical Persons

| 5 Cards | | |
|---|-------------------------|-----------------------|
| 5.3 Commissions and Charges for other card products | | |
| Membership Fee | Cardholder | Additional Cardholder |
| Service charges and administration fees | Branches | 1bank |
| Card re-issue (Note 2) | €10 | €5 |
| Pin regeneration (Note 2) | €10 | |
| Copy of transaction (Note 2) | €10 | |
| ATM withdrawal fees from BOC ATM in Cyprus | No charge | |
| Cash advance fee worldwide for EURO and SEK, except from Bank of Cyprus ATMs in Cyprus (Note 2) | €3 | |
| Cash advance fees for transactions except for EURO and SEK (Note 2) | 3.33% minimum amount €5 | |
| VISA PREPAID • Card re-issue • Pin regeneration | €5 | |
| Administration fees for non-EURO and SEK transactions (Currency exchange services) | 3% | |
| Charges on arrears (Arrears up to €20 will not be charged) | 2% monthly | |
| Interest Rate | 11,50% | |

Notes:

(1) The product is not offered to new customers.

(2) Above charges / fees do not apply to INTERNET VISA.

Physical Persons

| 6 Other Services Rendered | | | |
|---|--|--|--|
| | Branches | | 1bank |
| Standing order | €10 | Opening / Modification No charge for customers over 65 years of age | 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. | |
| Filing of statements / correspondence at the Bank | €100 | Annual charge. | |
| Copy of account statement | €5 | For each period statement | No charge |
| Printing of a temporary account statement | €2 | | No charge |
| Copies of vouchers, cheques, etc. | €10 | Charge for each date requested. | No charge |
| Interest and Balance Certificate per customer, at Auditors' request | €20 | Annual charge. | |
| | €30 | 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 for customers over 65 years of age | No charge |
| Coin Withdrawal/Exchange | Over the counter: (offered only to Bank of Cyprus customers and at Branches without Coin Dispenser Machines) | | Up to €35: No charge Over €35: 1.5% minimum charge €6 per transaction |
| | Coin Dispenser Machines | | Up to €100: €5 per transaction From €101 up to €500: €15 per transaction |
| Coin Deposit | Over the counter: (offered only to Bank of Cyprus customers and at Branches without Coin Deposit Machines) | | Up to €35: No charge Over €35: 1.5% minimum charge €6 per transaction |
| | Coin Deposit Machines (offered only to Bank of Cyprus customers) | | Up to €35: No charge Over €35: 1% charge on deposited amount No charge for customers over 65 years of age |
| Mandate preparation | €10 | | |

Physical Persons

| 6 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 |
| Letters of Guarantee in favour of Civil Registry and Migration Dept. | | | |
| Issuance / Extension commission | €85 | | |
| Amendment fees | €30 | | |
| Claim fee | €100 | | |
| Courier charges | €10 | In case of claim. | |
| Incoming Cheques for collection | | | |
| Transaction fees | €40 | | |
| Amendment fees | €30 | | |
| Handling commission | 0,25% | Minimum €10 / maximum €500 | |
| Return of unpaid cheque | €30 | Per cheque | |
| Outgoing Cheques for collection | | | |
| Transaction fees | €40 | | |
| Collection fees | €20 | | |
| Amendment fees | €30 | | |
| Handling commission | 0,25% | Minimum €10 / maximum €50 | |
| Other Commissions & Charges for cheques for collection | | | |
| Exchange commission | 0,40% | Minimum €5 / maximum €400. Collected whenever there is conversion of currency and replaces Handling commission. | |
| Investigation fees | €15 | | |

Physical Persons

| 6 Other Services Rendered | | | |
|--|---|---|-------|
| | Branches | | 1bank |
| Other Commissions & Charges for cheques for collection | | | |
| Courier charges abroad / local | €35 / €10 | | |
| Postages abroad | €10 | For registered mail. | |
| SWIFT charges | €15 | | |
| Safe deposit boxes | | | |
| Yearly rent (VAT not included) | €120 | Up to 6000 c.c | |
| | €150 | 6001 c.c. - 10000 c.c. | |
| | €175 | 10001 c.c. - 15000 c.c. | |
| | €200 | 15001 c.c. - 20000 c.c. | |
| | €250 | 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. | | |
| Fleksy | | | |
| Fleksy Service Fee (Charged per Purchase Plan) | 6% | Calculated as the equation below, on the purchase plan amount and depending on its duration and distributed equally in the monthly instalments. = Amount of Purchase Plan × Service Charge 6% × $\frac{\text{no.ofinstalments}}{12}$ | |
| Delay in repayment of Fleksy purchase plan | €5 | Each month, for the first sixty days of the delayed plan repayment. | |
| | €20 | Each month, after the first sixty days of the delayed plan repayment. | |
| NOTE: Additional information for specialised banking services, can be provided by any Branch / Unit of the Bank of Cyprus. | | | |