

30/11/2020

Revision of Commission and Charges Tables / Informative Leaflet on the Deposit Guarantee Scheme

We would like to inform you that our Bank will proceed with revisions to the Table of Commissions and Charges for physical persons, applicable as of 1st February 2021.

Attached is a table indicating the revised Commissions and Charges. The revised Table of Commission and Charges is also available at our website (www.bankofcyprus.com.cy) and at all branches of the Bank.

Regarding your Payment Accounts

The following constitute Payment Accounts:

- Current accounts, with or without limit
- Savings Accounts
- Credit Card Accounts
- Notice Accounts (allowing for payment transactions without restrictions on the basis of their terms of operation)

If you disagree with the upcoming revisions to the Table of Commissions and Charges, you have the right to terminate your Payment Accounts with the Bank prior to the revisions coming into effect. If you do so, you will not be charged for terminating your Payment Accounts. If you do not inform the Bank that you do not accept the upcoming revisions and you do not terminate your Payment Accounts with the Bank by the 1st February 2021, it shall be deemed that you have accepted the upcoming revisions to the Table of Commissions and Charges.

Regarding your accounts that are not Payments Accounts and your other business with the Bank

The upcoming revisions to the Table of Commissions and Charges will come into effect on 1st February 2021.

If you wish to terminate and/or settle accounts which are not Payment Accounts, prior to the upcoming revisions coming into effect, you may be charged in the manner described in the

current Table of Commissions and Charges and/or your agreements with the Bank relating to these accounts.

Your liability for amounts due

It is understood that if you choose to terminate your Payment Accounts and/or any other accounts of yours, this shall not affect your liability towards the Bank as it stands at the time of termination, and the Bank may demand immediate repayment of all amounts due.

Informative Leaflet on the Deposit Guarantee Scheme

We would like to inform you that according to the Law on Deposit Guarantee and Resolution of Credit and Other Institutions Scheme, we have an obligation to provide you on an annual basis with information regarding the Deposit Guarantee Scheme (DGS). Such information is provided in the attached informative leaflet which can be found on the Bank's website (www.bankofcyprus.com.cy) or can be obtained from any Branch of the Bank. Please note that the Informative Leaflet has been reviewed due to the recent changes in the legal framework.

Ask us

For more information, please contact:

- Your Personal Banker
- Any Bank of Cyprus branch
- Our call centre, by dialing 800 00 800 or +357 22 128000 (if calling from overseas)

We would like to remind you that you may access and use our services 24 hours a day, seven days a week, free of charge for most transactions, via our digital channels (1bank). Terms and conditions apply for 1bank.

Sincerely,

Charis Pouangare
Deputy CEO
Bank of Cyprus Public Company Ltd