

TABLE OF COMMISSIONS AND CHARGES

International Business Units Customers

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1. Loans (including Hire Purchase loans)

Documentation Fees	€50	Fixed charge for physical persons / Small Businesses for facilities up to €20.000.
	€75	Fixed charge for physical persons / Small Businesses for facilities over €20.000.
	€100	Fixed charge for Small to Medium Enterprises.
	€200	Fixed charge for Corporate customers.
Mortgage withdrawal	€50	In cases of early repayment (excluding refinancing).
Cancellation Fees for the non-execution of approved facilities	0,5%	Maximum charge €1.000.
Commitment Fees	1,5%	Quarterly, on the daily balance of the unutilised balance of the loan.
Withdrawal of loans fee – Physical persons	€20	For every withdrawal.
Withdrawal of loans fee - Legal entities	€25	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		<p>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).</p> <p>In case of full or partial repayment during a variable interest period, the Bank may demand the payment of administrative costs, in accordance with Table IV (Article 25) of the Law on Credit Agreements for Consumers Relating to Residential Immovable Property 2017 (Law 41(I)/2017).</p>
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	For Hire Purchase loans in Euro, Swiss Francs and 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.

2. Accounts

Branches			1bank
Opening of new account	No charge		
Maintenance fee for all Current accounts with an overdraft	Up to €3.000: €3	Quarterly charge	

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2. Accounts

Branches			1bank
Maintenance fee for all Current accounts with an overdraft	Over €3.000 - €10.000: €5	Quarterly charge	
	Over €10.000 - €100.000: €35		
	Over €100.000 - €1.000.000: €200		
	Over €1.000.000: €500		
Maintenance fee – Physical persons	€25	Quarterly charge	
Maintenance fee - Legal entities	€50	Monthly 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. 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%	Withdrawals of up to €2.000, allowed once a month, free of charge.	No charge on daily transfer limit without notice: <ul style="list-style-type: none"> • €500 for E-Notice accounts • €300 for the remaining Notice accounts
Payment of a Fixed Deposit account with fixed interest rate before maturity		The bank charge is calculated on the basis of the amount withdrawn and the days that remain until the maturity date of the deposits. 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 Euribor / Libor (as the case may be) for the number of days until the maturity of the deposit plus a spread according to the tenor of the deposit: <ul style="list-style-type: none"> • Fixed Deposit up to 8 days: 2% • Fixed Deposit from 9 to 35 days: 3% • Fixed Deposit over 35 days: 4% 	
Statement printing and mailing cost	€3 - €6	Minimum / maximum charge for physical persons	
	€3 - €75	Minimum / maximum charge for legal entities	

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2. Accounts

Branches			1 bank
Dormant accounts (Notice and Savings accounts)	Minors: No charge		
	€5	Quarterly charge. Only for accounts with balance less than €200.	
Sight account low activity fee - Physical persons	€10	Monthly fee for sight accounts with two or less transactions in a given month. Fee is waived if customer monthly average balance is over €5.000. When the balance is less than €10 the account is charged with the amount which evens the balance of the account to zero.	
Sight account low activity fee - Legal entities	€20	Monthly fee for sight accounts with four or less transactions in a given month. Fee is waived if customer monthly average balance is over €20.000. When the balance is less than €20 the account is charged with the amount which evens the balance of the account to zero.	
Closure of account	€200		

3. Cheques

Branches			1 bank
Cheque returned due to insufficient funds	€35	Per cheque (drawer's charge).	
Cheque returned unpaid twice or more due to insufficient funds	€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	€15	Charge for local and foreign currency accounts (USD/GBP).	€6
Chequebooks of special printing		Charges depend on the number and colour of cheques.	
Cheques printed on continuous paper	€5	Per 100 cheques. Additional stamp duty of €0,05 is charged for every cheque. 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 local Bankers Drafts	0,15%	Minimum charge €5 / maximum charge €20.	
Cheques cashed	0,2% minimum €5	Other local Bank cheques.	
	No charge	Central Bank of Cyprus cheques.	

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4. Payments and Foreign Exchange

Branches			1 bank
	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	0,5%	Not applicable	
Deposit in different foreign currency account	0,5%	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 foreign currency account	1% minimum €2 / maximum €40	Not applicable	Through ATM: 0,5% minimum €1 / maximum €20
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	No charge	No charge	
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	0,4% minimum €5 / maximum €400	0,5% minimum €5 / maximum €50	
Deposit in same foreign currency account	0,5% minimum €5 / maximum €50	Not applicable	
Deposit in different currency account	0,4% minimum €5 / maximum €400	0,4% minimum €5 / maximum €400	
Postages per cheque	€1 each	€1 each	
4.5 Issue of Foreign Cheque			
Receive Euro cash or debit Euro account	0,4% minimum €5 / maximum €400	0,15% minimum €5 / maximum €400	
Debit same foreign currency account	0,15% minimum €5 / maximum €400	Not applicable	
Debit different currency account	0,4% minimum €5 / maximum €400	0,4% minimum €5 / maximum €400	

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4. Payments and Foreign Exchange

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

4.6 Transfers between accounts in same currency

Between two accounts owned by same customer	Physical persons: Up to €1.000: No charge Over €1.000: €5	No charge	No charge
	Legal entities: €10		
Between two accounts owned by different customers	Physical persons: €10	No charge	No charge
	Legal entities : €20		

4.7 Outward Payments *

Within Cyprus and SEPA zone (EU) up to €50.000	Not applicable	<u>Physical persons:</u> Up to €1.000: €6 Over €1.000 - €5.000: €8 Over €5.000 - €50.000: €12 <u>Legal entities:</u> Up to €1.000: €10 Over €1.000 - €50.000: €25	Up to €1.000: €3 Over €1.000 - €50.000: €6
<ul style="list-style-type: none"> In Euro within Cyprus and EU over €50.000 In Euro outside Cyprus and EU for any amount and In all foreign currencies for any amount and any destination 	<u>Physical persons :</u> Transfer Commission: 0,2% minimum €7 / maximum €500 + processing fees €15	<u>Physical persons :</u> Transfer Commission: 0,2% minimum €7 / maximum €500 + processing fees €15	<u>Physical persons :</u> Transfer Commission: 0,15% minimum €5 / maximum €250 + processing fees €10
	<u>Legal entities:</u> Transfer Commission: 0,2% minimum €10 / maximum €500 + processing fees €25	<u>Legal entities:</u> Transfer Commission: 0,2% minimum €10 / maximum €500 + processing fees €25	<u>Legal entities:</u> Transfer Commission: 0,15% minimum €5 / maximum €250 + processing fees €17
SWIFT transfers with same day value, same currency	Additional fee 0,05% minimum €20 / maximum €200	Additional fee 0,05% minimum €20 / maximum €200	
Correspondent's charges collected from the applicant (Charges OUR)	Up to €10.000: €12	Up to €10.000: €12	
	Over €10.000 - €50.000: €40	Over €10.000 - €50.000: €40	
	Over €50.000: €60	Over €50.000: €60	
Charges for discrepancy / amendment on customer instructions	€50	€50	
Missing / invalid IBAN charges	€30	€30	
Payments within the Group, same customer, same currency account	50% discount	50% discount	

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4. Payments and Foreign Exchange

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

4.8 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 - €50.000: €10	Over €10.000 - €50.000: €4	
	Over €50.000: €40	Over €50.000: €30	
Payments in favour of other Banks' customers	Up to €2.000: €2 + €12 processing fees	<u>Within EEA countries:</u> No charge	
	Over €2.000 - €50.000: €10 + €12 processing fees	<u>Outside EEA countries:</u> Up to €10.000: €12 processing fees	
	Over €50.000: €40 + €12 processing fees	Over €10.000 - €50.000: €4 + €12 processing fees Over €50.000: €30 + €12 processing fees	
Payments within the Group deposit full amount, same currency account, same customer	No charge	No charge	
Discrepancy charge	€30	€30	

4.9 Other Charges

Forward Exchange Contracts	0,2% minimum €35 / maximum €1.000		
Transaction Investigation	1% minimum €30	1% minimum €30	

* EXCHANGE COMMISSION:

Whenever there is a conversion (outward/inward payments) between two different currencies, including Euro, additional exchange commission is charged: 0,4% minimum €5 / maximum €400.

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5. Cards

5.1 Commissions and Charges for Credit Cards

Membership Fee	Cardholder	Additional Cardholder	Company Cardholder
VISA			
BUSINESS CARD			€45
VISA CLASSIC	€10	€5	
VISA GOLD	€50	€25	
VISA PLATINUM	€90	€65	
BUDGET12 / 18 / 24 /36 (Note 1)	No charge		
AMERICAN EXPRESS			
AMERICAN EXPRESS BLUE (Note 2)	€25	€25	
AMERICAN EXPRESS GREEN	€50	No charge	
AMERICAN EXPRESS GOLD	€85	No charge	
AMERICAN EXPRESS GREEN CASHBACK	€25	€25	
AMERICAN EXPRESS GOLD CASHBACK	€60	€60	
AMERICAN EXPRESS PLATINUM CASHBACK	€90	€90	
AMERICAN EXPRESS GREEN ETEK	€40	No charge	
AMERICAN EXPRESS GREEN BUSINESS			€68
AMERICAN EXPRESS GOLD BUSINESS			€90
AMERICAN EXPRESS GOLD BUSINESS CASHBACK			€60
MASTERCARD			
MASTERCARD BLUE	€15	€15	
MASTERCARD CLASSIC	€20	€20	
MASTERCARD GOLD	€50	€25	
FOOTBALL CLUB CARDS			
AEL VISA	€25	€25	€25
APOLLON VISA	€25	€25	€25
OMONOIA VISA	€25	€25	€25
AEK VISA	€25	€25	€25

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5.1 Commissions and Charges for Credit Cards

Membership Fee	Cardholder	Additional Cardholder	Company Cardholder
FOOTBALL CLUB CARDS			
APOEL VISA	€25	€25	€25
ANORTHOSIS MASTERCARD	€25	€25	€25
Minimum payment			
Fixed installment (% on credit card limit amount):		Minimum amount €17	
BUDGET 12		8,89%	
BUDGET 18		6,11%	
BUDGET 24		4,72%	
BUDGET 36		3,33%	
MASTERCARD BLUE		8,80%	
Cash advance fee worldwide		3,33% minimum amount €5	
Service Charges and Administration Fees			1Bank
Card re-issue (Note 3) Pin regeneration (Note 3)	€10	€5	
Copy of transaction	€10		
Copy of statement	€3,40	No charge	
PRIORITY PASS	€24 per person		
Interest rate		10,5%	
Charges on arrears (arrears up to €20 will not be charged)		2% monthly	
Administration fee for non-Euro and SEK transactions		3%	

NOTES: (1) This product is not offered to new customers. (2) For all AMEX BLUE cards, issued prior to 16/04/2014, the travel insurance benefit remains optional. The subscription fee for AMEX BLUE cardholders without travel insurance remains €17. (3) Above charges / fees do not apply to AMERICAN EXPRESS CARDS (GOLD, GOLD CASHBACK, GREEN BUSINESS, GOLD BUSINESS, GOLD BUSINESS CASHBACK and PLATINUM CASHBACK), VISA CARDS (BUSINESS, PLATINUM, CARD & FLY BUSINESS AND CARD & FLY PLATINUM).

5.2 Commissions and Charges for Debit Cards

Membership Fee	Cardholder	Additional Cardholder	Company Cardholder
VISA			
EURO			
BUSINESS CARD			€25
VISA ELECTRON	€5	€5	
VISA CLASSIC	€5	€5	
VISA GOLD	€50	€25	
VISA PLATINUM	€90	€65	
YOUTH CARD 18-25	No charge		
STUDENT CARD (Note 3)	No charge		

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5.2 Commissions and Charges for Debit Cards

Membership Fee	Cardholder	Additional Cardholder	Company Cardholder
MASTERCARD			
MASTERCARD CLASSIC	€5	€5	
MASTERCARD GOLD	€50	€25	
USD			
BUSINESS CARD			\$30
VISA ELECTRON	\$5	\$5	
VISA CLASSIC	\$25	\$15	
VISA GOLD	\$50	\$30	
VISA PLATINUM	\$100	\$75	
STG			
BUSINESS CARD			£20
VISA ELECTRON	£5	£5	
VISA CLASSIC	£15	£10	
VISA GOLD	£40	£20	
SEK			
VISA ELECTRON	SEK 60	SEK 60	
Service Charges and Administration Fees			1Bank
Card re-issue (Note 1) Pin regeneration (Note 1)	EUR 10	EUR 5	
	USD 13	USD 7	
	STG 9	STG 5	
	SEK 120	SEK 60	
Copy of transaction	EUR 10		
	USD 13		
	STG 9		
	SEK 120		
ATM withdrawal fees from BOC ATM in Cyprus	No charge		
ATM withdrawal fees from: (Note 2) • Other local Banks • JCC ATM • ATM worldwide for Euro and SEK	EUR 3		
	USD 4		
	STG 3		
	SEK 36		
ATM withdrawal fees except Euro and SEK: (Note 2)	3,33% minimum amount:		
	EUR 5		
	USD 7		
	STG 5		
	SEK 60		

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5.2 Commissions and Charges for Debit Cards

Administration fees for non-EURO and SEK transactions

3%

NOTES:

(1) Above charges / fees do not apply to VISA PLATINUM and VISA BUSINESS.

(2) Above charges / fees do not apply to STUDENT, HAKKI, Youth card 18-25.

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

5.3 Commissions and Charges for Other Card Products

Membership Fee	Cardholder	Additional cardholder
AMERICAN EXPRESS		
EVERYDAY CARD AMERICAN EXPRESS	€15	€15
EVERYDAY eCARD AMERICAN EXPRESS	€5	Not Applicable
CARDS WITH NO LIMITS		
INTERNET VISA (Note 1)	No charge	Not Applicable
VISA OMONOIA PREPAID / VISA AEL PREPAID / VISA APOLLON PREPAID / VISA AEK PREPAID/ VISA APOEL PREPAID	€10	Not Applicable
VISA PREPAID YELLOW / GREEN / PINK / DARK BLUE / LIGHT BLUE	€5	Not Applicable
		ISSUANCE FEE
VISA WearablePay		€10
VISA TagPay		€5

Service Charges and Administration Fees

Branch	1Bank
Card re-issue (Note 2) Pin regeneration (Note 2)	€10 €5
Copy of transaction (Note 2)	€10
ATM withdrawal fees from BOC ATM in Cyprus	No charge
REISSUE/ RENEWAL/ REPLACEMENT VISA WearablePay	€10
REISSUE/ RENEWAL/ REPLACEMENT VISA TagPay	€5
PIN Regeneration for VISA WearablePay /TagPay	€10
ATM withdrawal fees from: • Other local Banks • JCC ATM • ATM worldwide for Euro and SEK	€3
ATM withdrawal fee except Euro and SEK	3,33% minimum amount €5
VISA PREPAID YELLOW/GREEN/PINK/DARK BLUE/LIGHT BLUE • Card re-issue • Pin regeneration	€5
Administration fees for non-Euro and SEK transactions	3%

NOTES: (1) The product is not offered to new customers. (2) Above charges / fees do not apply to INTERNET VISA.

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6. Trade Finance Services

6.1 Bills for Collection

6.1.1 Incoming and Outgoing Collections

Transaction fees	€40	
Collection commission	0,2%	Minimum €20 / maximum €100
Amendment fees	€30	
Handling commission	0,25%	Minimum €10 / maximum €500
Protest fees	€35	
Acceptance Guarantee / Extension Commission	0,2%	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	0,2%	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	0,2%	Monthly charge, minimum period 3 months, minimum amount €50
Discrepancy fees	€100	

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6. Trade Finance Services

6.2 Letters Of Credit

6.2.1 Import Letters of Credit

Correspondents commission	€35	In case Letter of Credit expires unutilised.
Payment / reimbursement fees	€100	For payments via SWIFT transfer (includes SWIFT messages).

6.2.2 Export Letters of Credit

Transaction fees	€40	
Advising commission	0,05%	Minimum €50 / maximum €200
Confirmation commission	0,2%	Monthly charge, minimum period 3 months, minimum amount €100. Differentiation on debit according to country / Bank risk.
Acceptance commission (for Confirmed Credits)	0,2%	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	0,1%	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% - 1,5%	Per annum. Monthly charge, minimum period 3 months, minimum amount €25
Performance Guarantee	1% - 1,5%	

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6. Trade Finance Services

6.3 Letters of Guarantee

6.3.1 Letters of Guarantee - Local

Advance / Other Payment Guarantees	1% - 2%	Per annum. Monthly charge, minimum period 3 months, minimum amount €25
Issuance / extension commission of Letters of Guarantee in favour of Civil Registry and Migration Department	€85	
Amendment fees	€30	

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	0,2%	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	
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6.5 Deposit of Goods into Bonded Warehouse / Withdrawal

Commission of deposit of goods	€50	
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6. Trade Finance Services

6.5 Deposit of Goods into Bonded Warehouse / Withdrawal

Withdrawal fee	€50	
Visit for goods inspection	€100	Per visit.

6.6 Other Commissions & Charges

Exchange commission	0,4%	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	

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7. Other Services Rendered

	Branches		1bank
Standing order	€10	Opening / modification.	
Standing order execution	No charge	Transfers to other 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 and correspondence at the Bank	€200	Annual charge for physical persons.	
	€300	Annual charge for legal entities.	
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 legal entities.	
	€20	Annual charge for physical persons.	
	€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 payment over the counter	€2		No charge
Exchange / deposit / withdrawal of coins	1% minimum €5	For over €35 in coins.	
Mandate preparation	€10		
Security codes	No charge	Verification of instructions	
	€10	Purchase cost of SMS Digipass	€10
	€20	Purchase cost of Digipass APP	€20
Invoice eSettlement		Monthly charge	€1.000
File update / review fee	Minimum €100	For legal entities only.	

Note:
Additional information for specialised banking services, can be provided by any Branch / Unit of the Bank of Cyprus.