

Product Governance and Costs and Associated Charges Information

Pursuant to the Markets in Financial Instruments Directive and the Markets in Financial Instruments Regulation (collectively, “MiFID II”), the Bank of Cyprus Public Company Ltd (“Bank of Cyprus”, the “Bank”, “us”, “we” and “our”, as appropriate) has an obligation to inform you (the “Client”, “yourself” and “your”, as appropriate), before the provision of services, about the costs and associated charges that relate to investment services and/or ancillary services offered by the Bank. These are separate from any fees or costs related to your banking activities with the Bank, where applicable. The fees and/or costs related to your banking activities with the Bank are subject to the Bank’s Table of Commissions & Charges, as found on the Bank’s website, and/or to any other arrangements/agreements made between you and the Bank.

Investor Protection - Costs & Associated Charges Information

The Bank has an obligation to provide you with clear and comprehensible information regarding the Bank and its services, the financial instruments and proposed investment strategies, execution venues and all costs and associated charges in good time before the provision of services. This is done in order to ensure your awareness of all costs and associated charges to be incurred as well as to enable you to evaluate such information and compare with different financial instruments and investment services, further to the information already provided in the agreement for the provision of investment services and activities and ancillary services (the “Agreement”), and/or the MiFID Pre-Contractual Information Package (the “Info Pack”).

Two types of disclosures will be made to you:

- On an **ex-ante basis** disclosure of aggregated expected costs and associated charges for the relevant investment service and financial instrument
- On an **ex-post basis** disclosure of aggregated costs and associated charges that have actually been incurred by you for the relevant investment service and financial instrument. This will be provided to you annually on a personalised basis.

Please note that in the case of provision of execution services, indicative ex-ante cost and charges information is disclosed herewith and no additional information is provided prior to trading in a financial instrument.

All costs and associated charges which should form part of the amount disclosed to you should be separated and aggregated in two main categories:

- Costs and associated charges related to the financial instrument (the “**Financial Product Costs**” or “**Product Costs**”). These should generally be considered as costs related to the manufacturing and managing of the financial instrument.
- Costs and associated charges related to investment service(s) and/or ancillary services (the “**Investment Service Costs**” or “**Service Costs**”). These should generally be considered as costs related to the establishment and maintenance of a position in a financial instrument charged by us or other parties.

For each of these categories, we will show separate figures comprising:

- **Entry Costs** which may include one-off, incidental, transaction and ancillary services costs which occur upon entry.
- **Running Costs** which may include on-going, incidental, transaction and ancillary services costs.
- **Exit Costs** which may include one-off, incidental, transaction and ancillary services costs which occur upon the sale of a financial instrument.

The costs and associated charges which are presented herein (**Appendix 1**) are the “**Investment Service Costs**” or “**Service Costs**” denoted above and refer to the provision by the Bank of the following **investment services** and/or **ancillary services**:

- Reception, Transmission and Execution of Orders.
- Investment Advice.
- Global Custody Services.
- Investment Research.
- Foreign Exchange.

Appendix 2 details the “**Financial Product Costs**” or “**Product Costs**” which relate to asset class specific costs and associated charges as applicable for specific asset classes and financial instruments offered by the Bank.

If you decide to withdraw from the Agreement, costs charged to the trading account associated with your investment portfolio cannot be refunded once the trading account is opened.

Investor Protection - Product Governance & Target Market Information

Pursuant to MiFID II, Bank of Cyprus has an obligation to comply with product governance requirements, which include the implementation of target market assessment for financial instruments which the Bank creates, develops, issues and/or designs (as a manufacturer) and financial instruments which the Bank offers or sells (as a distributor) to you (the “Client”, “yourself” and “your”) as appropriate.

The rules under product governance may be applied in a proportionate manner, depending on the complexity of the product and the degree to which publicly available information can be obtained, taking into account the nature of the instrument, the investment service and the target market.

According to the above, clients under the execution-only regime and clients for whom the Bank has not collected information to perform a thorough analysis of their compatibility with the target market of a financial instrument, should refer to the Bank’s website at <https://www.bankofcyprus.com/en-gb/Personal/the-bank/mifid2/> for more information on the target market assessment of various asset class categories to evaluate themselves if they fall within the said target market.

Any terms used but not defined in this document shall have the meaning given to them in the Agreement and/or the Info Pack. Any terms used in this document and not otherwise interpreted shall have the meaning attributed thereto in the Law.

Important Disclosures & Disclaimers

The information set out herein is required by law and you are advised to read it so you can make an informed decision about whether to invest. It should be read in conjunction with the Agreement and the Info Pack. This information is not marketing material. Under no circumstances is it to be used or considered as an offer to sell, or a solicitation of any offer to buy, any financial instrument. We recommend that you independently evaluate particular strategies and consult a financial adviser before proceeding to the purchase or sale of any financial instrument.

Any recipient of this document is solely responsible for making its own independent appraisal of and investigations into the transaction and agreements referred to in the document and should not rely on any information contained in this document as constituting advice. We are not providing legal, tax, accounting, or other specialist advice. This material has been prepared for informational purposes only and is not intended to provide, and should not be relied on for, tax, legal or accounting advice. You should consult your own tax, legal and accounting advisors before engaging in any transaction.

No part of this document may be reproduced, stored in a retrieval system, or transmitted, on any form or by any means, electronic, mechanical, photocopying, recording or otherwise, without the prior written permission of the Bank.

The information set out herein may be subject to revision and may change materially. We shall inform you accordingly of any changes to such information.

Costs & Associated Charges Information document

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Appendix 1: General Costs & Associated Charges – Bank of Cyprus Public Company Ltd

The tables below present the general costs and associated charges for various asset classes and financial instruments.

PRODUCT COSTS		
Product Costs differ between financial instruments for Bank of Cyprus Public Company Ltd. Product-specific costs and associated charges are presented in Appendix 2.		
SERVICE COSTS		
Entry Costs		
Cost Item	Amount	Details
Out of pocket expenses, e.g. courier services	As incurred	
Certifying Officer Fee	As incurred	
Foreign Exchange Costs	<ol style="list-style-type: none"> <u>FX commission</u> All currencies: Up to 0.40% on nominal amount (min €5, max €400) <u>FX spread mark-up</u> <ol style="list-style-type: none"> Transactions above €20,000 equivalent: <ul style="list-style-type: none"> Major currencies (EUR, USD, GBP, CHF, JPY): Up to 0.40% Other currencies: Up to 1.00% Transactions below €20,000 equivalent: <ul style="list-style-type: none"> Major currencies (EUR, USD, GBP, CHF, JPY): Up to 1.00% Other currencies: Up to 2.50% 	Occurs when base currency is different than asset currency ¹ .
Taxation	As incurred	Please consult your own legal and tax advisors for the tax implications of your investments.
Transaction Commission / Entry Fee / Execution Fee / Commission	Fees depend on the type of financial instrument.	<p>Please refer to Appendix 2-Financial Instrument Specific Costs & Associated Charges.</p> <p>For members of “PriviledGE” club, see section “PriviledGE Club Fees” in Appendix 1.</p>

¹ in case the client withdraws from the Agreement, FX costs cannot be refunded if such transactions have been completed.

<u>Global Custody Services Fees</u> Settlement Fee	Up to €40 per transaction	This fee relates to the provision of Global Custody Services (see relevant section in Appendix 1)
Running Costs		
Cost Item	Amount	Details
Interest rate on (i) unauthorised debit balances of credit accounts or (ii) debit balances of temporary accounts	2.00% default rate per annum, plus the maximum interest rate (base rate plus margin) applicable for overdraft accounts as determined by the Bank from time to time	In case the client withdraws from the Agreement, the cost relating to debit balances cannot be refunded.
<u>Global Custody Services Fees</u> 1. Safekeeping Fee 2. Corporate Action Fee 3. Confirmation of holdings fee 4. Dematerialisation or cancellation of securities fee 5. Transfer of dematerialised securities from/to another custodian fee 6. Processing of tax certificates 7. Proxy Voting 8. Double Tax Treaty (DTT) Relief fee	1. Up to 0.35% per annum, (calculation of safekeeping fee depends on the financial instrument – please see Appendix 2) and charged quarterly in arrears and ad hoc on the sale, maturity or transfer out of a security to another custodian/portfolio (minimum €75 per quarter). For further information per product, please see Appendix 2. 2. Up to €40 per corporate action. For specific products, Corporate Action Fee may differ. For further information per product, please see Appendix 2. 3. Up to €50 for each confirmation of holdings (issued upon request) 4. Up to 0.25% of transaction value (minimum €250 per title) 5. Up to 0.20% of the average portfolio value (minimum €100 per security) 6. €60 per certificate 7. Up to €100 per event 8. Up to €200 per transaction (Markets: US, Russian)	All fees here relate to the provision of Global Custody Services (see relevant section in Appendix 1)
Advisory fees	Up to 1% per annum plus VAT (when applicable) calculated on the daily average assets under management and are charged quarterly in arrears	The fees relate to the provision of investment advice (see relevant section in Appendix 1).

		For members of “PriviledGE” club, see section “PriviledGE Club Fees” in Appendix 1.
Foreign Exchange Costs	<ol style="list-style-type: none"> <u>FX commission</u> All currencies: Up to 0.40% on nominal amount (min €5, max €400) <u>FX spread mark-up</u> <ol style="list-style-type: none"> Transactions above €20,000 equivalent: <ul style="list-style-type: none"> Major currencies (EUR, USD, GBP, CHF, JPY): Up to 0.40% Other currencies: Up to 1.00% Transactions below €20,000 equivalent: <ul style="list-style-type: none"> Major currencies (EUR, USD, GBP, CHF, JPY): Up to 1.00% Other currencies: Up to 2.50% 	Occurs when base currency is different than asset currency ² .
Taxation	As incurred	Please consult your own legal and tax advisors for the tax implications of your investments.
Exit Costs		
Cost Item	Amount	Details
Foreign Exchange Costs	<ol style="list-style-type: none"> <u>FX commission</u> All currencies: Up to 0.40% on nominal amount (min €5, max €400) <u>FX spread mark-up</u> <ol style="list-style-type: none"> Transactions above €20,000 equivalent: <ul style="list-style-type: none"> Major currencies (EUR, USD, GBP, CHF, JPY): Up to 0.40% Other currencies: Up to 1.00% Transactions below €20,000 equivalent: <ul style="list-style-type: none"> Major currencies (EUR, USD, GBP, CHF, JPY): Up to 1.00% Other currencies: Up to 2.50% 	Occurs when base currency is different than asset currency.

² in case the client withdraws from the Agreement, FX costs cannot be refunded if such transactions have been completed.

Taxation	As incurred	Please consult your own legal and tax advisors for the tax implications of your investments.
Transaction Commission / Exit Fee / Execution Fee / Commission	Fees depend on the type of financial instrument.	Please refer to Appendix 2-Financial Instrument Specific Costs & Associated Charges. For members of “PriviEDGE” Club, see section “PriviEDGE Club Fees” in Appendix 1.
<u>Global Custody Services Fees</u> Settlement Fee	Up to €40 per transaction	This fee relates to the provision of Global Custody Services (see relevant section in Appendix 1).

Notes to table:

- Additional product and service costs may occur at entry or exit as well as during the holding period of the Financial Instrument; these will be charged as incurred.
- All fees marked as Global Custody Services Fees in the table above relate to the provision of Global Custody Services.

Advisory fees

All fees marked in Appendix 1-General Costs & Associated Charges – Bank of Cyprus Public Company Ltd and Appendix 2-Financial Instrument Specific Costs & Associated Charges – Bank of Cyprus Public Company Ltd as ‘Advisory Fees’ relate to the provision of investment advice either through model portfolios or bespoke investment advice and cover the cost of managing your investment. Model portfolios refer to a collection of mutual funds managed professionally by the Bank. Bespoke investment advice refers to an enhanced product offering model suitable for advisory clients that do not want to be in a model portfolio approach. Both methods employ a suitable and targeted investment approach based on clients’ risk/return objectives.

They are charged on the daily average assets under management and are charged quarterly in arrears.

Advisory fees may be subject to VAT.

These fees cannot be refunded in case the client withdraws from the Agreement.

“PriviEDGE” Club Fees

The table below presents the costs and associated charges for the provision of investment advice to clients who are members of the “PriviEDGE” Club.

The fee structure includes the “Advisory Fee” for the provision of investment advice (based on Assets Under Management (AUMs)) plus the Transaction Commission (Brokerage Fee) for the execution of a transaction.

Running Costs		
Cost Item	Amount	Details
Advisory fees (based on AUMs)	AUMs:	Percentage:
	1-100K	1%
	100K-500K	0.50%
	Over 500K	0.25%
Entry & Exit Costs		
Cost Item	Amount	Details
Transaction Commission	0.25% on investment amount	Fee relates to the execution of a transaction derived from investment advice provided by the Bank.

Other fees described in Appendix 1 may apply, such as out of pocket expenses.

For “PriviEDGE” Club members who do not receive investment advice, the costs & charges that apply are described in Appendix 1 and Appendix 2.

Global Custody Services

All fees marked in Appendix 1-General Costs & Associated Charges – Bank of Cyprus Public Company Ltd and Appendix 2-Financial Instrument Specific Costs & Associated Charges – Bank of Cyprus Public Company Ltd as ‘Global Custody Services Fees’ relate to the provision of Global Custody Services. Global custody fees would apply from the date a client deposits financial instruments in his portfolio account. These fees cannot be refunded in case the client withdraws from the Agreement.

Global Custody Services Fees are not subject to VAT. Other fees charged may be subject to VAT.

For investments held by Sub-Custodians, our charges include charges levied by the Sub-Custodians.

The Global Custody Services Fees do not include third party fees such as legal or other fees that may arise, which will be charged as incurred. We have the right to charge any out-of-pocket expenses and costs reasonably incurred in respect of our handling of such third-party fees, expenses and disbursements.

Additional Services

For any additional services falling outside the scope of this Global Custody Services fee schedule, the Custodian will charge fees that relate to such services as they are incurred (plus any applicable VAT).

Taxation

Your Investments, Cash and Transactions carried-out under or in connection with the Agreement may be subject to Taxes. You should consult your own legal and tax advisors for the tax implications involved

hereunder, which may be affected by, among other things, your country of tax residence and/or the type of Investment and/or your tax profile.

Inducements

Where the Bank provides investment services other than portfolio management or independent investment advice, the Bank may be paid fees or commissions, or provide or be provided with non-monetary benefits (together “inducements”), in connection with the provision of an investment or an ancillary service, to or by any party except the client or a person on behalf of the client, only where the inducement is designed to enhance the quality of the service to the client and the inducement does not impair compliance with our duty to act honestly, fairly and professionally, in accordance with our clients’ best interests.

Specifically, where the Bank provides investment services other than portfolio management or independent investment advice, the Bank may receive the following inducements:

- The Bank may receive a servicing fee from certain independent fund managers for providing services to end investors including (but not limited to) the provision of ongoing investment information. The fee mainly consists of rebates of management fees. This fee is calculated as a percentage of the average net asset value of holdings in the relevant funds for as long as they remain invested. The fee differs for each fund; currently it ranges from 0.01% to 2.10% per annum. The servicing fee is generally paid to the Bank on a quarterly basis.

Where we provide portfolio management and/or independent investment advice to you, we are not allowed to accept and retain fees, commissions or any monetary or non-monetary benefits paid or provided by any third party or a person acting on behalf of a third party in relation to the provision of such service to you.

Nonetheless, we are allowed to accept and retain minor non-monetary benefits that are capable of enhancing the quality of service provided to you and are of a scale and nature such that they could not be judged to impair compliance with our duty to act in your best interest. Minor non-monetary benefits that are acceptable include, amongst others, the following:

- Information or documentation relating to a Financial Instrument or an investment service, which is generic in nature or personalised to reflect the circumstances of an individual client.
- Written material from a third party that is commissioned and paid for by, for instance, a corporate or potential issuer to promote a new issuance, provided that the relationship is clearly disclosed in the material and that the material is made available to anyone wishing to receive it or to the general public.
- Participation in conferences, seminars and other training events on the benefits and features of a specific Financial Instrument or an investment service.
- Hospitality of a reasonable de minimis value, such as food and drink during a business meeting, conference, seminar, or other training event.

The Bank maintains an inducements policy. This can be provided upon request.

Appendix 2: Financial Instrument Specific Costs & Associated Charges – Bank of Cyprus Public Company Ltd

The tables below detail the asset class specific costs and associated charges, presented in the two main categories (Service Costs and Product Costs) and the three sub-categories (Entry Costs, Running Costs and Exit costs). These costs are applicable for specific asset classes and financial instruments.

Product Asset Class(es) / Financial Instrument(s)	A. Equities (Shares), Exchange Traded Funds, Depositary Receipts
Product Asset Class Description	Please refer to the Pre- Contractual Info Pack Section 3 - Part E.

PRODUCT COSTS – Equities (Shares)		
Entry Costs		
Cost Item	Amount	Details
None	Zero	
Running Costs		
Cost Item	Amount	Details
None	Zero	
Exit Costs		
Cost Item	Amount	Details
None	Zero	

PRODUCT COSTS – ETFs		
Entry Costs		
Cost Item	Amount	Details
None	Zero	
Running Costs		
Cost Item	Amount	Details
Expense Ratio	As determined by the ETF product manufacturer, and generally expressed as a % of the ETF's average net assets.	Annual fee charged by ETFs to their shareholders. Includes operating expenses that the ETF pays for portfolio management, administration, marketing, distribution, etc.

Exit Costs		
Cost Item	Amount	Details
None	Zero	

PRODUCT COSTS – Depositary Receipts (DRs)

Entry Costs		
Cost Item	Amount	Details
None	Zero	

Running Costs		
Cost Item	Amount	Details
Depositary Servicing Fees	Charged by depositary financial institution and typically an amount per share.	Specific for Depositary Receipts (usually for ADRs). Amount differs based on depositary financial institution and Financial Instrument.

Exit Costs		
Cost Item	Amount	Details
None	Zero	

SERVICE COSTS – Equities (Shares), ETFs, DRs

Entry Costs		
Cost Item	Amount	Details
Transaction Commission	Up to 1.00% on investment amount	Minimum €150 per transaction ³

Exchange Fees, Stamp Duty, Financial Transaction Tax, Stamp Tax, Stamp Fee, Registration Fee, PTM Levy, SEC Fees, Securities Transfer Tax and any other third party fees		These fees may apply on buy and/or sell orders.
<u>Global Custody Services Fees</u> Settlement Fee	Up to €40 per transaction	This fee relates to the provision of Global Custody Services (see relevant section in Appendix 1)

Running Costs		
Cost Item	Amount	Details

³ In case the client withdraws from the Agreement, this cost relating to a transaction executed cannot be refunded.

<p><u>Global Custody Services Fees</u></p> <ol style="list-style-type: none"> 1. Safekeeping Fee 2. Corporate Action Fee 3. Corporate Action Fee from US securities 	<ol style="list-style-type: none"> 1. Up to 0.35% per annum, calculated on the average daily portfolio value and charged quarterly in arrears and ad hoc on the sale, maturity or transfer out of a security to another custodian/portfolio (minimum €75 per quarter). When no current market price is available or when the market price of equity securities is below €1 per security, the Bank will use a default price as market price in order to calculate safekeeping fees. The default price is up to €1 or the currency equivalent. 2. Up to €40 per transaction Collection of dividend or any other corporate action 3. Up to €100 per transaction, where applicable Collection of dividend or any other corporate action 	<p>All fees here relate to the provision of Global Custody Services (see relevant section in Appendix 1)</p>
<p>Advisory fees</p>	<p>Up to 1% per annum plus VAT (when applicable) calculated on the daily average assets under management and are charged quarterly in arrears</p>	<p>All fees relate to the provision of investment advice (see relevant section in Appendix 1)</p>
<p>Exit Costs</p>		
<p>Cost Item</p>	<p>Amount</p>	<p>Details</p>
<p>Transaction Commission</p>	<p>Up to 1.00% on investment amount</p>	<p>Minimum €150 per transaction⁴</p>
<p>Exchange Fees, Stamp Duty, Financial Transaction Tax, Stamp Tax, Stamp Fee, Registration Fee, PTM Levy, SEC Fees, Securities Transfer Tax and any other third party fees</p>		<p>These fees may apply on buy and/or sell orders⁵.</p>

⁴ In case a client withdraws from the Agreement, this cost relating to a transaction executed cannot be refunded.

⁵ These costs relating to various types of exit transaction costs, as outlined above, cannot be refunded in case a client withdraws from the Agreement

<u>Global Custody Services Fees</u> Settlement Fee	Up to €40 per transaction	This fee relates to the provision of Global Custody Services (see relevant section in Appendix 1)
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Notes to table:

- *Additional product and service costs may occur at entry or exit as well as during the holding period of the Financial Instrument; these will be charged as incurred.*
- *All fees marked as Global Custody Services Fees in the table above relate to the provision of Global Custody Services.*

A1. Indicative Example – Equities

This example provides you with the costs and associated charges information as defined in the General and the Financial Instrument Specific Costs and Associated Charges tables above. The underlying instrument (**ABC Company Ltd**) is only used for illustration purposes. The information is required under MiFID II and you are advised to read it so that you can make an informed decision on the potential costs and associated charges related to investments in equities (shares) through Bank of Cyprus.

CONTRACT DETAILS

Product Asset Class	Equities (Shares)
Product Name	ABC Company Ltd
Product ISIN	DExxxxxxxxxx
Share Class (if applicable)	n/a
Stock Exchange (if applicable)	Deutsche Börse XETRA
Quantity/Nominal Amount	7,000
Price	15.90
Gross Investment Amount	111,300
Currency	EUR
Action	Buy

ASSUMPTIONS

Performance	0.00%
Holding period in years	5
Further investment (or redemption) during holding period	No
Costs & charges applicable rates	Maximum

ITEMISATION OF CHARGE CATEGORIES FOR 5-YEAR HOLDING PERIOD

	Description/ Frequency	Amount (EUR) (accumulated for 5 years)	% of investment amount
<u>PRODUCT COSTS</u>			
<i>Entry Costs</i>			
Product Entry Fee		0	0.00%
<i>Running Costs</i>			
Product Running Fee		0	0.00%
<i>Exit Costs</i>			
Product Exit Fee		0	0.00%
TOTAL PRODUCT COSTS		0	0.00%
<u>SERVICE COSTS</u>			
<i>Entry Costs</i>			
Transaction Commission	One-off	1,113	1.00%
Settlement	One-off	40	0.04%
Exchange Fees ¹	One-off	0	0.00%
Foreign Exchange Costs ²	One-off	0	0.00%
<i>Running Costs</i>			
Safekeeping Fee ⁴	Per annum (390 EUR/0,35% p.a.)	1,948	1.75%
Corporate Action Fee ³	Per transaction	200	0.18%
Foreign Exchange Costs ²	Per transaction	0	0.00%
<i>Exit Costs</i>			
Transaction Commission	One-off	1,113	1.00%
Settlement	One-off	40	0.04%
Exchange Fees ¹	One-off	0	0.00%
Foreign Exchange Costs ²	One-off	0	0.00%
TOTAL SERVICE COSTS		4,454	4.00%
<u>AGGREGATED COSTS</u>			
<i>Entry Costs</i>			
		1,153	1.04%
Thereof Third Party Payments Received		0	0.00%

<i>Running Costs</i>	2,148	1.93%
Thereof Third Party Payments Received	0	0.00%
<i>Exit Costs</i>	1,153	1.04%
Thereof Third Party Payments Received	0	0.00%
AGGREGATED COSTS	4,454	4.00%
Thereof Third Party Payments Received	0	0.00%

Notes

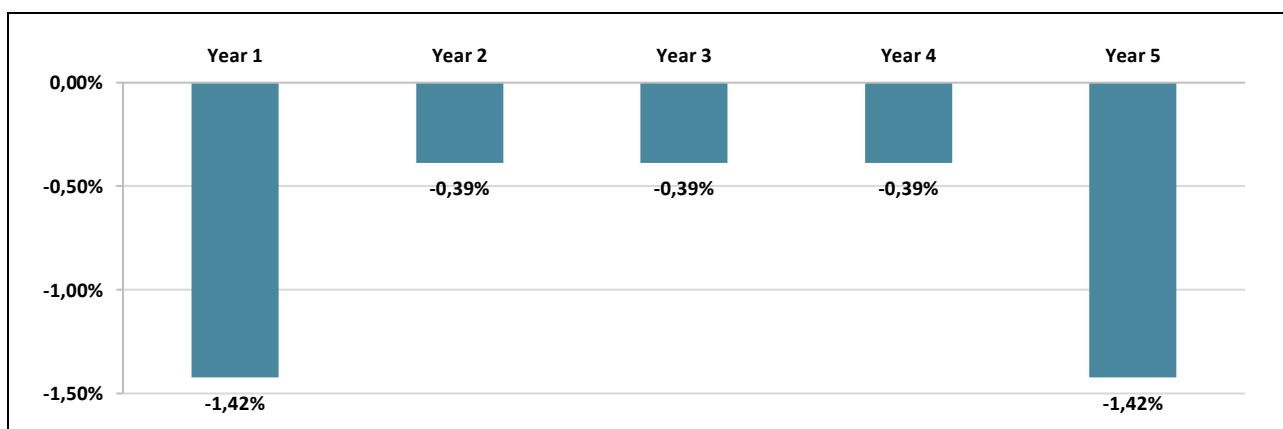
Related to table above:

- 1 No exchange fees.
- 2 Client's available funds are in the asset currency.
- 3 Dividend payment once per year.
- 4 Safekeeping fee is above the minimum of €75 per quarter.

Other:

- Additional product and service costs may occur at entry or exit as well as during the holding period of the Financial Instrument. For more information, please refer to Appendix 1 – General Costs & Associated Charges – Bank of Cyprus.
- If the transaction is terminated before the end of the holding period indicated above, exit costs will occur earlier.
- Estimations of costs & associated charges are based on assumptions and may deviate from costs and charges that may actually be incurred.

EFFECT OF COSTS ON RETURN



Total cost for 5-year period	EUR	4,454
Total cost for 5-year period	%	4.00%
Average cost per annum	%	0.80%

A2. Indicative Example – Equities (minimums for transaction & safekeeping fees)

This example provides you with the costs and associated charges information as defined in the General and the Financial Instrument Specific Costs and Associated Charges tables above. The underlying instrument (**ABC Company Ltd**) is only used for illustration purposes. The information is required under MiFID II and you are advised to read it so that you can make an informed decision on the potential costs and associated charges related to investments in equities (shares) through Bank of Cyprus.

CONTRACT DETAILS

Product Asset Class	Equities (Shares)
Product Name	ABC Company Ltd
Product ISIN	Dexxxxxxxxxx
Share Class (if applicable)	n/a
Stock Exchange (if applicable)	Deutsche Börse XETRA
Quantity	500
Price	15.90
Gross Investment Amount	7,950
Currency	EUR
Action	Buy

ASSUMPTIONS

Performance	0.00%
Holding period in years	5
Further investment (or redemption) during holding period	No
Costs & charges applicable rates	Maximum

ITEMISATION OF CHARGE CATEGORIES FOR 5-YEAR HOLDING PERIOD

	Description/ Frequency	Amount (EUR) (accumulated for 5 years)	% of investment amount
PRODUCT COSTS			
<i>Entry Costs</i>			
Product Entry Fee		0	0.00%
<i>Running Costs</i>			
Product Running Fee		0	0.00%
<i>Exit Costs</i>			
Product Exit Fee		0	0.00%
TOTAL PRODUCT COSTS		0	0.00%
SERVICE COSTS			
<i>Entry Costs</i>			
Transaction Commission	One-off	150	1.89%
Settlement	One-off	40	0.50%
Exchange Fees ¹	One-off	0	0.00%
Foreign Exchange Costs ²	One-off	0	0.00%
<i>Running Costs</i>			
Safekeeping Fee ⁴	Per annum (minimum fee- 300 EUR p.a.)	1,500	18.87%
Corporate Action Fee ³	Per transaction	200	2.52%
Foreign Exchange Costs ²	Per transaction	0	0.00%
<i>Exit Costs</i>			
Transaction Commission	One-off	150	1.89%
Settlement	One-off	40	0.50%
Exchange Fees ¹	One-off	0	0.00%
Foreign Exchange Costs ²	One-off	0	0.00%
TOTAL SERVICE COSTS		2,080	26.16%
AGGREGATED COSTS			
<i>Entry Costs</i>			
		190	2.39%
Thereof Third Party Payments Received		0	0.00%

<i>Running Costs</i>	1,700	21.38%
Thereof Third Party Payments Received	0	0.00%
<i>Exit Costs</i>	190	2.39%
Thereof Third Party Payments Received	0	0.00%
AGGREGATED COSTS	2,080	26.16%
Thereof Third Party Payments Received	0	0.00%

Notes

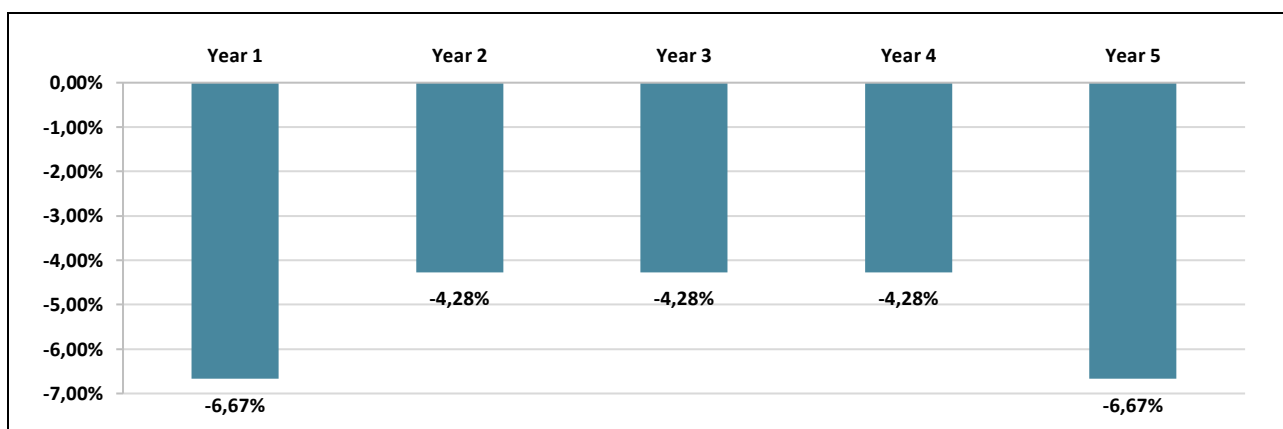
Related to table above:

- 1 No exchange fees.
- 2 Client's available funds are in the asset currency.
- 3 Dividend payment once per year.
- 4 Safekeeping fee is below the minimum of €75 per quarter, therefore minimum is charged.

Other:

- Additional product and service costs may occur at entry or exit as well as during the holding period of the Financial Instrument. For more information, please refer to Appendix 1 – General Costs & Associated Charges – Bank of Cyprus.
- If the transaction is terminated before the end of the holding period indicated above, exit costs will occur earlier.
- Estimations of costs & associated charges are based on assumptions and may deviate from costs and charges that may actually be incurred.

EFFECT OF COSTS ON RETURN



Total cost for 5-year period	EUR	2,080
Total cost for 5-year period	%	26.16%
Average cost per annum	%	5.23%

A3. Indicative Example – Equities (FX conversion)

This example provides you with the costs and associated charges information as defined in the General and the Financial Instrument Specific Costs and Associated Charges tables above. The underlying instrument (**ABC Company Ltd**) is only used for illustration purposes. The information is required under MiFID II and you are advised to read it so that you can make an informed decision on the potential costs and associated charges related to investments in equities (shares) through Bank of Cyprus.

CONTRACT DETAILS

Product Asset Class	Equities (Shares)
Product Name	ABC Company Ltd
Product ISIN	Dexxxxxxxxxx
Share Class (if applicable)	n/a
Stock Exchange (if applicable)	Deutsche Börse XETRA
Quantity	7,000
Price	15.90
Gross Investment Amount	111,300
Currency	EUR
Action	Buy

ASSUMPTIONS

Performance	0.00%
Holding period in years	5
Further investment (or redemption) during holding period	No
Costs & charges applicable rates	Maximum

ITEMISATION OF CHARGE CATEGORIES FOR 5-YEAR HOLDING PERIOD

	Description/ Frequency	Amount (EUR) (accumulated for 5 years)	% of investment amount
PRODUCT COSTS			
<i>Entry Costs</i>			
Product Entry Fee		0	0.00%
<i>Running Costs</i>			
Product Running Fee		0	0.00%
<i>Exit Costs</i>			
Product Exit Fee		0	0.00%
TOTAL PRODUCT COSTS		0	0.00%
SERVICE COSTS			
<i>Entry Costs</i>			
Transaction Commission	One-off	1,113	1.00%
Settlement	One-off	40	0.04%
Exchange Fees ¹	One-off	0	0.00%
Foreign Exchange Costs ²	One-off	850	0.76%
<i>Running Costs</i>			
Safekeeping Fee ⁴	Per annum (390 EUR/0,35% p.a.)	1,948	1.75%
Corporate Action Fee ³	Per transaction	200	0.18%
Foreign Exchange Costs ²	Per transaction	30	0.03%
<i>Exit Costs</i>			
Transaction Commission	One-off	1,113	1.00%
Settlement	One-off	40	0.04%
Exchange Fees ¹	One-off	0	0.00%
Foreign Exchange Costs ²	One-off	850	0.76%
TOTAL SERVICE COSTS		6,183	5.56%
AGGREGATED COSTS			
<i>Entry Costs</i>			
		2,003	1.80%
Thereof Third Party Payments Received		0	0.00%

<i>Running Costs</i>	2,178	1.96%
Thereof Third Party Payments Received	0	0.00%
<i>Exit Costs</i>	2,003	1.80%
Thereof Third Party Payments Received	0	0.00%
AGGREGATED COSTS	6,183	5.56%
Thereof Third Party Payments Received	0	0.00%

Notes

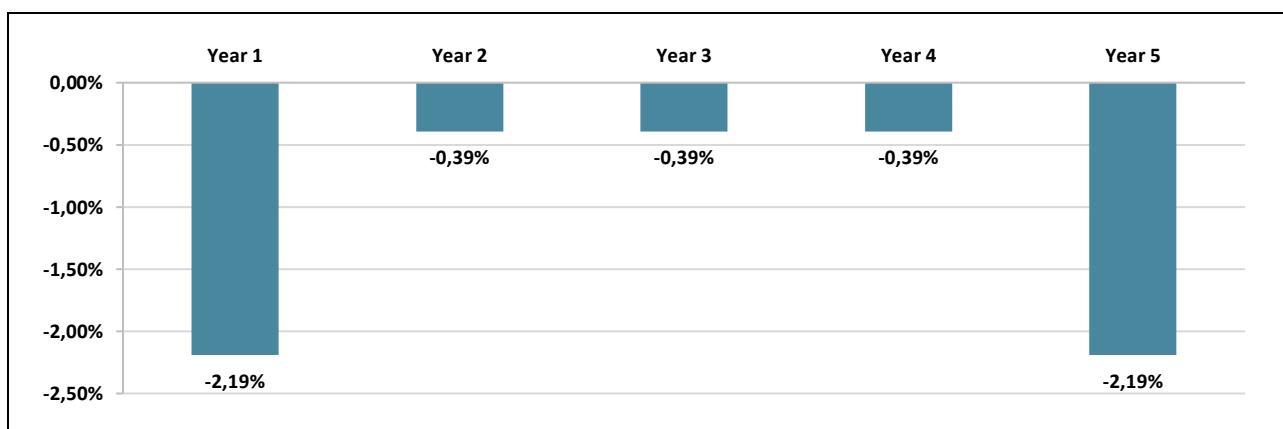
Related to table above:

- 1 No exchange fees.
- 2 Client's available funds are in the asset currency.
- 3 Dividend payment once per year.
- 4 Safekeeping fee is above the minimum of €75 per quarter.

Other:

- Additional product and service costs may occur at entry or exit as well as during the holding period of the Financial Instrument. For more information, please refer to Appendix 1 – General Costs & Associated Charges – Bank of Cyprus.
- If the transaction is terminated before the end of the holding period indicated above, exit costs will occur earlier.
- Estimations of costs & associated charges are based on assumptions and may deviate from costs and charges that may actually be incurred.

EFFECT OF COSTS ON RETURN



Total cost for 5-year period	EUR	6,183
Total cost for 5-year period	%	5.56%
Average cost per annum	%	1.11%

A4. Indicative Example – ETFs

This example provides you with the cost and associated charges information as defined in the General and the Financial Instrument Specific Costs and Associated Charges tables above. The underlying instrument (**ABC UCITS ETF**) is only used for illustration purposes. The information is required under MiFID II and you are advised to read it so that you can make an informed decision on the potential costs and associated charges related to investments in ETFs through Bank of Cyprus.

CONTRACT DETAILS

Product Asset Class	Exchange Traded Funds (ETFs)
Product Name	ABC UCITS ETF
Product ISIN	FRxxxxxxxxxx
Share Class (if applicable)	n/a
Stock Exchange (if applicable)	Euronext Paris
Quantity	1,000
Price	128.19
Gross Investment Amount	128,190
Currency	EUR
Action	Buy

ASSUMPTIONS

Performance	0.00%
Holding period in years	5
Further investment (or redemption) during holding period	No
Costs & charges applicable rates	Maximum

ITEMISATION OF CHARGE CATEGORIES FOR 5-YEAR HOLDING PERIOD

	Description/ Frequency	Amount (EUR) (accumulated for 5 years)	% of investment amount
<u>PRODUCT COSTS</u>			
<i>Entry Costs</i>			
Product Entry Fee		0	0.00%
<i>Running Costs</i>			
Expense Ratio ⁵	Per annum	1,602	1.25%
<i>Exit Costs</i>			
Product Exit Fee		0	0.00%
TOTAL PRODUCT COSTS		1,602	1.25%
<u>SERVICE COSTS</u>			
<i>Entry Costs</i>			
Transaction Commission	One-off	1,282	1.00%
Settlement	One-off	40	0.03%
Exchange Fees ¹	One-off	256	0.20%
Foreign Exchange Costs ²	One-off	0	0.00%
<i>Running Costs</i>			
Safekeeping Fee ⁴	Per annum (449 EUR/0,35% p.a.)	2,243	1.75%
Corporate Action Fee ³	Per transaction	200	0.16%
Foreign Exchange Costs ²	Per transaction	0	0.00%
<i>Exit Costs</i>			
Transaction Commission	One-off	1,282	1.00%
Settlement	One-off	40	0.03%
Exchange Fees ¹	One-off	256	0.20%
Foreign Exchange Costs ²	One-off	0	0.00%
TOTAL SERVICE COSTS		5,600	4.37%
<u>AGGREGATED COSTS</u>			
<i>Entry Costs</i>		1,578	1.23%

Thereof Third Party Payments Received	0	0.00%
Running Costs	4,046	3.16%
Thereof Third Party Payments Received	0	0.00%
Exit Costs	1,578	1.23%
Thereof Third Party Payments Received	0	0.00%
AGGREGATED COSTS	7,202	5.62%
Thereof Third Party Payments Received	0	0.00%

Notes

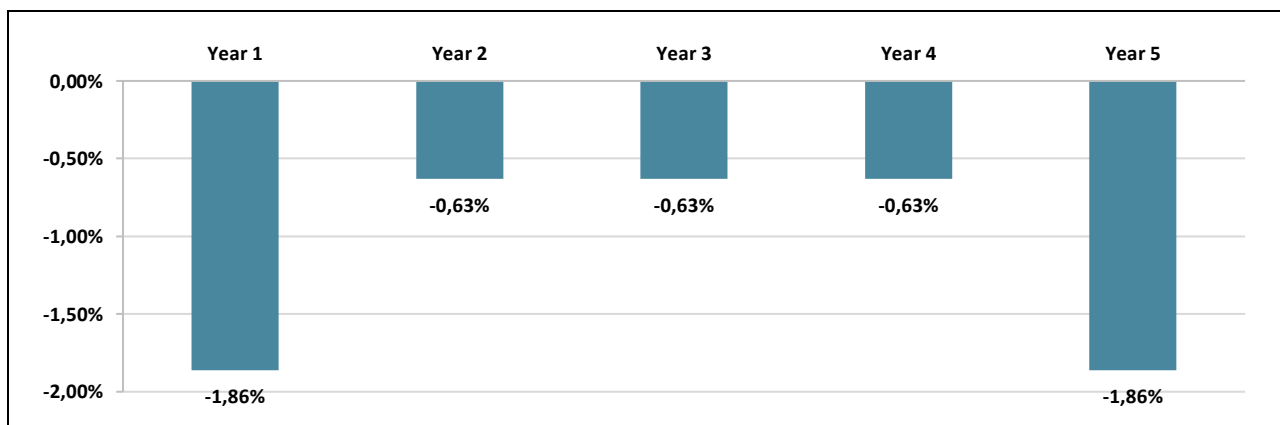
Related to table above:

- 1 Financial Transaction Tax in France: 0.20%.
- 2 Client's available funds are in the asset currency.
- 3 Dividend payment once per year.
- 4 Safekeeping fee is above the minimum of €75 per quarter.
- 5 Expense ratio includes the ETF's annual management charge plus various other expenses including index licensing fees, legal fees, administration, marketing, regulation, auditing and so on.

Other:

- For mutual funds and ETFs, running Product Costs (such as management fees and transaction fees) are included in the NAV/price of the product.
- Additional product and service costs may occur at entry or exit as well as during the holding period of the Financial Instrument. For more information, please refer to Appendix 1 – General Costs & Associated Charges – Bank of Cyprus.
- If the transaction is terminated before the end of the holding period indicated above, exit costs will occur earlier.
- Estimations of costs & associated charges are based on assumptions and may deviate from costs and charges that may actually be incurred.

EFFECT OF COSTS ON RETURN



Total cost for 5-year period	EUR	7,202
Total cost for 5-year period	%	5.62%
Average cost per annum	%	1.12%

Product Asset Class(es) / Financial Instrument(s)	B. Mutual Funds
Product Asset Class Description	Please refer to the Pre- Contractual Info Pack Section 3 - Part E.

PRODUCT COSTS – Mutual Funds		
Entry Costs		
Cost Item	Amount	Details
Maximum Entry Cost Acquired	As provided by the particular product manufacturer, and expressed as a % of the amount to be invested	Subscription Fees acquired to the fund. Conditional to the fact that the fund has this feature.
Running Costs		
Cost Item	Amount	Details
Ongoing Costs	As provided by the particular product manufacturer and expressed as a % of NAV of the Financial Product per annum	Include Management Fees and Distribution Fees
Management Fee	As provided by the particular product manufacturer and expressed as a % of NAV of the Financial Product per annum	Included in total ongoing costs
Transaction Costs	Expressed as a % of NAV of the Financial Product	Costs within products
Distribution Fee	As provided by the particular product manufacturer and expressed as a % of NAV of the Financial Product per annum	Only applicable if the Financial Instrument has this feature. These fees are included in total ongoing costs and are not included into the management fees
Incidental Costs	Expressed as a % of NAV of the Financial Product	Includes performance fees and other costs.
Exit Costs		
Cost Item	Amount	Details
Maximum Exit Cost Acquired	As provided by the particular product manufacturer, and expressed as a % of the NAV	Subscription Fees acquired to the fund. Conditional to the fact that the fund has this feature.

SERVICE COSTS – Mutual Funds		
Entry Costs		
Cost Item	Amount	Details ⁶

⁶ In case a client withdraws from the Agreement, this cost relating to a transaction executed cannot be refunded.

Money Market Funds-Entry Fee	<ul style="list-style-type: none"> (i) Up to 0.25% on investment amount when Total Amount Invested* up to €50,000 (ii) Up to 0.20% on investment amount when Total Amount Invested* €50,001-€150,000 (iii) Up to 0.15% on investment amount when Total Amount Invested* over €150,001 	
Bond Funds-Entry Fee	<ul style="list-style-type: none"> (i) Up to 1.50% on investment amount when Total Amount Invested* up to €50,000 (ii) Up to 1.00% on investment amount when Total Amount Invested* €50,001-€150,000 (iii) Up to 0.50% on investment amount when Total Amount Invested* over €150,001 	
Equity/Asset Allocation/Absolute Return Funds- Entry Fee	<ul style="list-style-type: none"> (i) Up to 2.00% on investment amount when Total Amount Invested* up to €50,000 (ii) Up to 1.50% on investment amount when Total Amount Invested* €50,001-€150,000 (iii) Up to 1.00% on investment amount when Total Amount Invested* over €150,001 	
Hedge Funds- Entry Fee	Up to 5.00% on investment amount	
<u>Global Custody Services Fees</u> Settlement Fee	Up to €10 per transaction	This fee relates to the provision of Global Custody Services (see relevant section in Appendix 1)
Running Costs		
Cost Item	Amount	Details
<u>Global Custody Services Fees</u> Safekeeping Fee	Up to 0.35% per annum, calculated on the average daily portfolio value and charged quarterly in arrears and ad hoc on the sale, maturity or transfer out of a security to another custodian/portfolio (minimum €75 per quarter).	This fee relates to the provision of Global Custody Services (see relevant section in Appendix 1)
Advisory fees	Up to 1% per annum plus VAT (when applicable), calculated on the daily average assets under management and are charged quarterly in arrears	This fee relates to the provision of investment advice (see relevant section in Appendix 1)

Exit Costs		
Cost Item	Amount	Details⁷
Money Market Funds-Exit Fee	Up to 0.15% on investment amount	
Bond Funds-Exit Fee	Up to 0.50% on investment amount	
Equity/Asset Allocation/Absolute Return Funds-Exit Fee	Up to 1.00% on investment amount	
Hedge Funds-Exit Fee	Up to 5.00% on investment amount	
<u>Global Custody Services Fees</u> Settlement Fee	Up to €10 per transaction	This fee relates to the provision of Global Custody Services (see relevant section in Appendix 1)

* Total Amount Invested excludes on-balance sheet amounts and fiduciary deposits

Notes to table:

- *Additional product and service costs may occur at entry or exit as well as during the holding period of the Financial Instrument; these will be charged as incurred.*
- *All fees marked as Global Custody Services Fees in the table above relate to the provision of Global Custody Services.*

⁷ In case a client withdraws from the Agreement, this cost relating to a transaction executed cannot be refunded.

B1. Indicative Example – Mutual Funds

This example provides you with the costs and associated charges information as defined in the General and the Financial Instrument Specific Costs and Associated Charges tables above. The underlying instrument (**ABC Mutual Fund**) is only used for illustration purposes. The information is required under MiFID II and you are advised to read it so that you can make an informed decision on the potential costs and associated charges related to investments in mutual funds through Bank of Cyprus.

CONTRACT DETAILS

Product Asset Class	Mutual Funds/Equity
Product Name	ABC Mutual Fund
Product ISIN	LUxxxxxxxxx
Share Class (if applicable)	Accumulation
Stock Exchange (if applicable)	n/a
Quantity	15,000
Price	10.00
Gross Investment Amount	150,000
Currency	EUR
Action	Buy

ASSUMPTIONS

Performance	0.00%
Holding period in years	5
Further investment (or redemption) during holding period	No
Costs & charges applicable rates	Maximum, no safekeeping fee, no exit transaction fee

ITEMISATION OF CHARGE CATEGORIES FOR 5-YEAR HOLDING PERIOD

	Description/ Frequency	Amount (EUR) (accumulated for 5 years)	% of investment amount
<u>PRODUCT COSTS</u>			
<i>Entry Costs</i>			
Product Entry Fee		0	0.00%
<i>Running Costs</i>			
Ongoing Costs ⁵	Per annum (2.430 EUR/1,6% p.a.)	12,150	8.10%
Transaction Costs ⁶	Per annum	0	0,00%
<i>Exit Costs</i>			
Product Exit Fee		0	0.00%
TOTAL PRODUCT COSTS		12,150	8.10%
<u>SERVICE COSTS</u>			
<i>Entry Costs</i>			
Transaction Commission ⁷	One-off	1,500	1.00%
Settlement	One-off	10	0.01%
Exchange Fees ¹	One-off	0	0.00%
Foreign Exchange Costs ²	One-off	0	0.00%
<i>Running Costs</i>			
Safekeeping Fee ⁴	Per annum	0	0.00%
Corporate Action Fee ³	Per transaction	0	0.00%
Foreign Exchange Costs ²	Per transaction	0	0.00%
<i>Exit Costs</i>			
Transaction Commission ⁷	One-off	0	0.00%
Settlement	One-off	10	0.01%
Exchange Fees ¹	One-off	0	0.00%
Foreign Exchange Costs ²	One-off	0	0.00%
TOTAL SERVICE COSTS		1,527	1.02%
<u>AGGREGATED COSTS</u>			
<i>Entry Costs</i>		1,510	1.01%

Thereof Third Party Payments Received	0	0.00%
Running Costs	12,150	8.10%
Thereof Third Party Payments Received	3,750	2.50%
Exit Costs	10	0.01%
Thereof Third Party Payments Received	0	0.00%
AGGREGATED COSTS	17,420	11.62%
Thereof Third Party Payments Received	3,750	2.50%

Notes

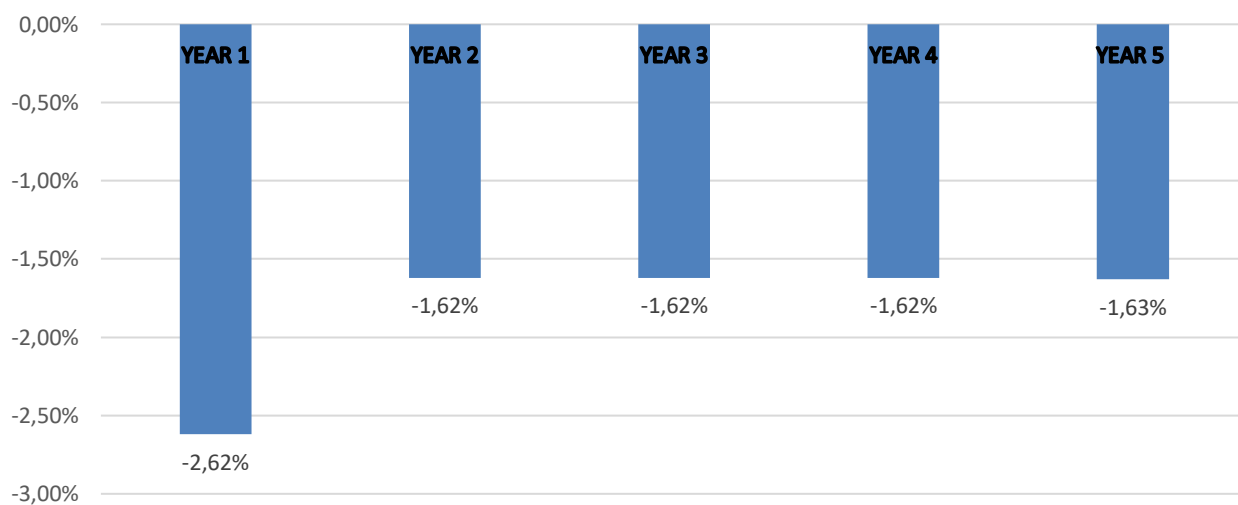
Related to table above:

- 1 No exchange fees.
- 2 Client's available funds are in the asset currency.
- 3 No income distribution (accumulation share type).
- 4 No safekeeping fees.
- 5 Product ongoing costs as provided by the product manufacturer and expressed as a % of NAV of the Financial Product per annum.
- 6 Product transaction costs expressed as a % of NAV of the Financial Product.
- 7 Total Invested Amount over €150,001 for entry fees. No exit fees.

Other:

- For mutual funds and ETFs, running Product Costs (such as management fees and transaction fees) are included in the NAV/price of the product.
- Additional product and service costs may occur at entry or exit as well as during the holding period of the Financial Instrument. For more information, please refer to Appendix 1 – General Costs & Associated Charges – Bank of Cyprus.
- If the transaction is terminated before the end of the holding period indicated above, exit costs will occur earlier.
- Estimations of costs & associated charges are based on assumptions and may deviate from costs and charges that may actually be incurred.

EFFECT OF COSTS ON RETURN



Total cost for 5-year period	EUR	17,420
Total cost for 5-year period	%	11.62%
Average cost per annum	%	2.32%

Product Asset Class(es) / Financial Instrument(s)	C. Bonds
Product Asset Class Description	Please refer to the Pre- Contractual Info Pack Section 3 - Part E.

PRODUCT COSTS – Bonds		
Entry Costs		
Cost Item	Amount	Details
None	Zero	
Running Costs		
Cost Item	Amount	Details
None	Zero	
Exit Costs		
Cost Item	Amount	Details
None	Zero	

SERVICE COSTS – Bonds		
Entry Costs		
Cost Item	Amount	Details ⁸
Transaction Commission	Up to 0.75% on investment amount	Minimum €150 per transaction
<u>Global Custody Services Fees</u> Settlement Fee	Up to €40 per transaction	This fee relates to the provision of Global Custody Services (see relevant section in Appendix 1)
Running Costs		
Cost Item	Amount	Details
<u>Global Custody Services Fees</u> 1. Safekeeping Fee 2. Corporate Action Fee 3. Corporate Action Fee from US securities	1. Up to 0.35% per annum, calculated on the nominal value of the debt securities and charged quarterly in arrears and ad hoc on the sale, maturity or transfer out of a security to another custodian/portfolio (minimum €75 per quarter). 2. Up to €40 per transaction Collection of coupon or any other corporate action	All fees here relate to the provision of Global Custody Services (see relevant section in Appendix 1)

⁸ In case a client withdraws from the Agreement, this cost relating to a transaction executed cannot be refunded.

	3. Up to €100 per transaction, where applicable Collection of coupon or any other corporate action	
Advisory fees	Up to 1% per annum plus VAT (when applicable), calculated on the nominal value of the debt securities and are charged quarterly in arrears	All fees here relate to the provision of investment advice (see relevant section in Appendix 1)
Exit Costs		
Cost Item	Amount	Details
Transaction Commission	Up to 0.75% on investment amount	Minimum €150 per transaction ⁹
<u>Global Custody Services Fees</u> Settlement Fee	Up to €40 per transaction	This fee relates to the provision of Global Custody Services (see relevant section in Appendix 1)

Notes to table:

- Additional product and service costs may occur at entry or exit as well as during the holding period of the Financial Instrument; these will be charged as incurred.
- All fees marked as Global Custody Services Fees in the table above relate to the provision of Global Custody Services.

⁹ In case a client withdraws from the Agreement, this cost relating to a transaction executed cannot be refunded.

C1. Indicative Example – Bonds

This example provides you with the costs and associated charges information as defined in the General and the Financial Instrument Specific Costs and Associated Charges tables above. The underlying instrument (**ABC Government Bond**) is only used for illustration purposes. The information is required under MiFID II and you are advised to read it so that you can make an informed decision on the potential costs and associated charges related to investments in bonds through Bank of Cyprus.

CONTRACT DETAILS

Product Asset Class	Bonds
Product Name	ABC Government Bond
Product ISIN	XSxxxxxxxxxx
Share Class (if applicable)	n/a
Stock Exchange (if applicable)	London Stock Exchange
Quantity	50
Min Piece	1,000
Nominal Value	50,000
Price	110.00
Gross Investment Amount	55,000
Currency	EUR
Action	Buy

ASSUMPTIONS

Performance	0.00%
Holding period in years	Hold to maturity (2025)
Further investment (or redemption) during holding period	No
Costs & charges applicable rates	Maximum

ITEMISATION OF CHARGE CATEGORIES FOR 5-YEAR HOLDING PERIOD

	Description/ Frequency	Amount (EUR) (accumulated for 5 years)	% of investment amount
<u>PRODUCT COSTS</u>			
<i>Entry Costs</i>			
Product Entry Fee		0	0.00%
<i>Running Costs</i>			
Product Running Fee		0	0.00%
<i>Exit Costs</i>			
Product Exit Fee		0	0.00%
TOTAL PRODUCT COSTS		0	0.00%
<u>SERVICE COSTS</u>			
<i>Entry Costs</i>			
Transaction Commission	One-off	413	0.75%
Settlement	One-off	40	0.07%
Exchange Fees ¹	One-off	0	0.00%
Foreign Exchange Costs ²	One-off	0	0.00%
<i>Running Costs</i>			
Safekeeping Fee ⁴	Per annum (175 EUR/0,35% p.a.)	875	1.75%
Corporate Action Fee ³	Per transaction	200	0.36%
Foreign Exchange Costs ²	Per transaction	0	0.00%
<i>Exit Costs</i>			
Transaction Commission	One-off	0	0.00%
Settlement	One-off	0	0.00%
Exchange Fees ¹	One-off	0	0.00%
Foreign Exchange Costs ²	One-off	0	0.00%
TOTAL SERVICE COSTS		1,528	2.94%
<u>AGGREGATED COSTS</u>			

Entry Costs	453	0.82%
Thereof Third Party Payments Received	0	0.00%
Running Costs	1,075	2.11%
Thereof Third Party Payments Received	0	0.00%
Exit Costs	0	0.00%
Thereof Third Party Payments Received	0	0.00%
AGGREGATED COSTS	1,528	2.94%
Thereof Third Party Payments Received	0	0.00%

Notes

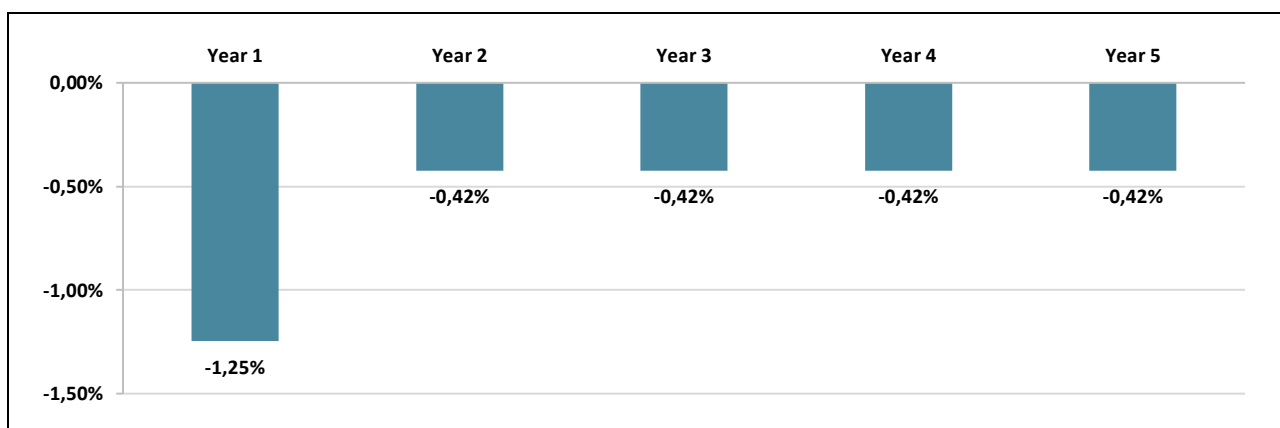
Related to table above:

- 1 No exchange fees.
- 2 Client's available funds are in the asset currency.
- 3 Coupon payment once per year.
- 4 Safekeeping fee is above the minimum of €75 per quarter.

Other:

- Additional product and service costs may occur at entry or exit as well as during the holding period of the Financial Instrument. For more information, please refer to Appendix 1 – General Costs & Associated Charges – Bank of Cyprus.
- If the transaction is terminated before the end of the holding period indicated above, exit costs will occur earlier.
- Estimations of costs & associated charges are based on assumptions and may deviate from costs and charges that may actually be incurred.
- The total consideration paid by the client for purchasing the bond would include accrued interest.

EFFECT OF COSTS ON RETURN



Total cost for 5-year period	EUR	1,528
Total cost for 5-year period	%	2.94%
Average cost per annum	%	0.59%

D1. Indicative Example – Advisory portfolio

This example provides you with the costs and associated charges information as defined in the General and the Financial Instrument Specific Costs and Associated Charges tables above. The underlying instrument (EUR Balanced advisory portfolio) is only used for illustration purposes. The information is required under MiFID II and you are advised to read it so that you can make an informed decision on the potential costs and associated charges related to investments in mutual funds through Bank of Cyprus.

CONTRACT DETAILS

Product Asset Class	MUTUAL FUNDS
Product Name	EUR BALANCED ADVISORY PORTFOLIO
Product ISIN	n/a
Share Class (if applicable)	n/a
Stock Exchange (if applicable)	n/a
Quantity	n/a
Price	NAV of funds
Gross Investment Amount	300.000
Currency	EUR
Action	Investment in advisory portfolio

ASSUMPTIONS

Performance	N/A
Holding period in years	5
Further investment (or redemption) during holding period	Rebalancing of model portfolio- 10 transactions per year
Costs & charges applicable rates	Maximum, no safekeeping fee, no exit transaction fee.

ITEMISATION OF CHARGE CATEGORIES FOR 5-YEAR HOLDING PERIOD

	Description/ Frequency	Amount (EUR)- (accumulated for 5 years)	% of investment amount
<u>PRODUCT COSTS</u>			
<i>Entry Costs</i>			
Product Entry Fee		0	0.00%
<i>Running Costs</i>			
Ongoing Costs ⁵	Per annum (4.860 EUR/1,6% p.a.)	24,300	8,10%
Transaction Costs	Per annum	0	0
<i>Exit Costs</i>			
Product Exit Fee		0	0.00%
TOTAL PRODUCT COSTS		24,300	8,10%
<u>SERVICE COSTS</u>			
<i>Entry Costs</i>			
Transaction Commission ⁶	One-off	4,350	1.45%
Settlement	One-off	410	0.13%
Exchange Fees ¹	One-off	0	0.00%
Foreign Exchange Costs ²	One-off	0	0.00%
<i>Running Costs</i>			
Safekeeping Fee ⁴	Per annum	0	0.00%
Corporate Action Fee ³	Per transaction	0	0.00%
Foreign Exchange Costs ²	Per transaction	0	0.00%
Advisory fee ⁷	Per annum (1.800 EUR/0,60% p.a.)	9.000	3,00%
<i>Exit Costs</i>			
Transaction Commission	One-off	0	0.00%
Settlement	One-off	250	0.08%
Exchange Fees ¹	One-off	0	0.00%
Foreign Exchange Costs ²	One-off	0	0.00%
TOTAL SERVICE COSTS		14,010	4,67%

AGGREGATED COSTS		
<i>Entry Costs</i>	4,760	1,58%
Thereof Third Party Payments Received	0	0,00%
<i>Running Costs</i>	33,300	11,10%
Thereof Third Party Payments Received	7,140	2,38%
<i>Exit Costs</i>	250	0,08%
Thereof Third Party Payments Received	0	0,00%
AGGREGATED COSTS	38,310	12,76%
Thereof Third Party Payments Received	7,140	2,38%

Notes

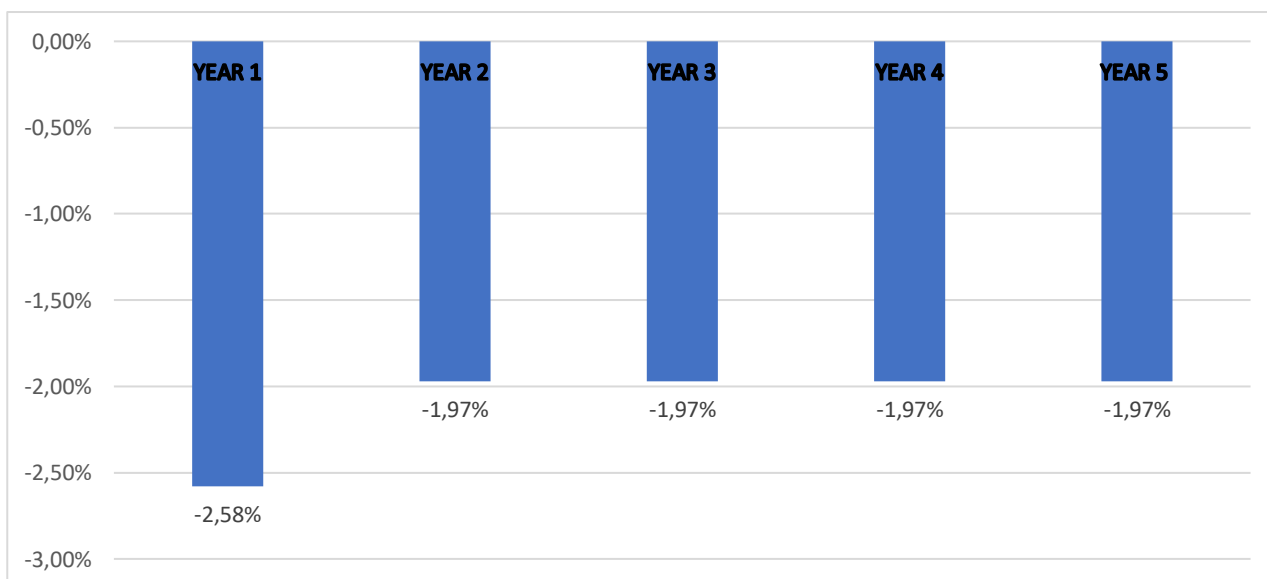
Related to table above:

- 1 No exchange fees.
- 2 Client's available funds are in the asset currency.
- 3 No income distribution (accumulation share type).
- 4 No safekeeping fees.
- 5 Product ongoing costs as provided by the product manufacturer and expressed as a % of NAV of the Financial Product per annum.
- 6 Total Invested Amount over €150,001 for entry fees. No exit fees.
- 7 Advisory fee- new fee introduced mid 2022.

Other:

- For mutual funds and ETFs, running Product Costs (such as management fees and transaction fees) are included in the NAV/price of the product.
- Additional product and service costs may occur at entry or exit as well as during the holding period of the Financial Instrument. For more information, please refer to Appendix 1 – General Costs & Associated Charges – Bank of Cyprus.
- If the transaction is terminated before the end of the holding period indicated above, exit costs will occur earlier.
- Estimations of costs & associated charges are based on assumptions and may deviate from costs and charges that may actually be incurred.

EFFECT OF COSTS ON RETURN



Total cost for 5-year period	EUR	38,310
Total cost for 5-year period	%	12,76%
Average cost per annum	%	2,55%

Product Asset Class(es) / Financial Instrument(s)	E. Structured Products
Product Asset Class Description	Please refer to the Pre- Contractual Info Pack Section 3 - Part E.
Examples	i) <u>Dual Currency Investments (DCIs)</u> For more details please refer to the terms and conditions of the product. ii) <u>Double No Touch Deposits (DNTs)</u> For more details please refer to the terms and conditions of the product. iii) <u>Reverse Convertible Notes (RCNs)</u> For more details please refer to the terms and conditions of the product. iv) <u>Other structured products</u>

PRODUCT COSTS – Structured Products		
Entry Costs		
Cost Item	Amount	Details ¹⁰
Structuring Fee	Up to 2.50% p.a. on the notional amount with a minimum fee of €200	Applies only to products structured or issued by the Bank of Cyprus.
Running Costs		
Cost Item	Amount	Details
None	Zero	
Exit Costs		
Cost Item	Amount	Details
None	Zero	
TOTAL PRODUCT COSTS	Up to 2.50% p.a. on the notional amount with a minimum fee of €200	

SERVICE COSTS – Structured Products		
Entry Costs		
Cost Item	Amount	Details ¹⁰
Execution Fee	Up to 1.50% on the notional amount	
Running Costs		
Cost Item	Amount	Details
<u>Global Custody Services Fees</u> Safekeeping Fee	Up to 0.35% p.a. calculated on the notional amount and charged quarterly in arrears and ad hoc on	Minimum €75 per quarter (see relevant section in Appendix 1)

¹⁰ In case a client withdraws from the Agreement, this cost relating to a transaction executed cannot be refunded.

	the sale, maturity or transfer of a security	
Exit Costs		
Cost Item	Amount	Details
Execution Fee	Up to 1.50% on the notional amount	Applies only in cases where the client decides to exit the position prior to maturity ¹¹ . Early termination of a contract will be subject to a breakage cost based on the market value of the contract at that time, in addition to the execution fee for terminating the contract.
TOTAL SERVICE COSTS	<i>Up to 0.35% p.a. on the notional amount plus up to 3.00% on the notional amount</i>	
TOTAL AGGREGATED COSTS	<i>Up to 2.85% p.a. on the notional amount with a minimum fee of €200 plus up to 3.00% on the notional amount</i>	

Notes to table:

- Additional product and service costs may occur at entry or exit as well as during the holding period of the Financial Instrument; these will be charged as incurred.
- All fees marked as Global Custody Services Fees in the table above relate to the provision of Global Custody Services.

¹¹ In case a client withdraws from the Agreement, this cost relating to a transaction executed cannot be refunded.

E1. Indicative Example – Dual Currency Investment

This example provides you with the costs and associated charges information using the Bank's rates as defined in the General and the Financial Instrument Specific Costs and Associated Charges tables above. It is not marketing material or a recommendation to buy or sell the underlying instrument used in the example. The underlying instrument (**Dual Currency Investment**) is only used for illustration purposes. The information is required under MiFID II and you are advised to read it so that you can make an informed decision on the potential costs and associated charges related to investments in structured products through Bank of Cyprus.

CONTRACT DETAILS

Product Asset Class	Structured Products
Product Name	Dual Currency Investment
Investment Amount	1,500,000
Investment Currency	EUR
Alternative Currency	USD
Underlying	EURUSD
Strike rate	1.0500
Side	Clients buys

ASSUMPTIONS

Holding period in weeks	To maturity (i.e. 14 days)
Costs & charges applicable rates	Typical

ITEMISATION OF CHARGE CATEGORIES FOR HOLDING PERIOD TO MATURITY

	Frequency / Description	Amount (EUR)	% on notional amount
<u>PRODUCT COSTS</u>			
Entry Costs	One-off	1438	0.10%
Running Costs		0	0.00%
Exit Costs		0	0.00%
TOTAL PRODUCT COSTS		1438	0.10%
<u>SERVICE COSTS</u>			
Entry Costs		0	0.00%
Running Costs		0	0.00%
Exit Costs		0	0.00%
TOTAL SERVICE COSTS		0	0.00%
<u>AGGREGATED COSTS</u>			
Entry Costs		1438	0.10%
Thereof Third Party Payments Received		0	0.00%
Running Costs		0	0.00%
Thereof Third Party Payments Received		0	0.00%
Exit Costs		0	0.00%
Thereof Third Party Payments Received		0	0.00%
AGGREGATED COSTS		1438	0.10%
Thereof Third Party Payments Received		0	0.00%

E2. Indicative Example – Double No Touch- This example provides you with the costs and associated charges information using the Bank's rates as defined in the General and the Financial Instrument Specific Costs and Associated Charges tables above. It is not marketing material or a recommendation to buy or sell the underlying instrument used in the example. The underlying instrument (**Double No Touch**) is only used for illustration purposes. The information is required under MiFID II and you are advised to read it so that you can make an informed decision on the potential costs and associated charges related to investments in structured products through Bank of Cyprus.

CONTRACT DETAILS

Product Asset Class	Structured Products
Product Name	Double No Touch
Investment Amount	500,000 (equivalent to EUR480,770 as per market rate)
Investment Currency	USD
EURUSD Spot reference rate	1.0400
Underlying	EURUSD
Upper Barrier	1.0450
Lower Barrier	1.0350
Side	Clients buys

ASSUMPTIONS

Holding period in weeks	To maturity (i.e. 14 days)
Costs & charges applicable rates	Minimum

ITEMISATION OF CHARGE CATEGORIES FOR HOLDING PERIOD TO MATURITY

	Frequency / Description	Amount (EUR)	% on notional amount
PRODUCT COSTS			
Entry Costs	One-off (i.e. minimum amount is charged)	461	0.10%
Running Costs		0	0.00%
Exit Costs		0	0.00%
TOTAL PRODUCT COSTS		461	0.10%
SERVICE COSTS			
Entry Costs		0	0.00%
Running Costs		0	0.00%
Exit Costs		0	0.00%
TOTAL SERVICE COSTS		0	0.00%
AGGREGATED COSTS			
Entry Costs		461	0.10%
Thereof Third Party Payments Received		0	0.00%
Running Costs		0	0.00%
Thereof Third Party Payments Received		0	0.00%
Exit Costs		0	0.00%
Thereof Third Party Payments Received		0	0.00%
AGGREGATED COSTS		461	0.10%
Thereof Third Party Payments Received		0	0.00%

E3. Indicative Example – Reverse Convertible Note

This example provides you with the costs and associated charges information using the Bank's rates as defined in the General and the Financial Instrument Specific Costs and Associated Charges tables above. It is not marketing material or a recommendation to buy or sell the underlying instrument used in the example. The underlying instrument (**Reverse Convertible Note**) is only used for illustration purposes. The information is required under MiFID II and you are advised to read it so that you can make an informed decision on the potential costs and associated charges related to investments in structured products through Bank of Cyprus.

CONTRACT DETAILS

Product Asset Class	Structured Products
Product Name	Reverse Convertible Note
Investment Amount	1,000,000
Investment Currency	EUR
Underlying	IBEX 35
Strike price	8,000
Side	Clients buys

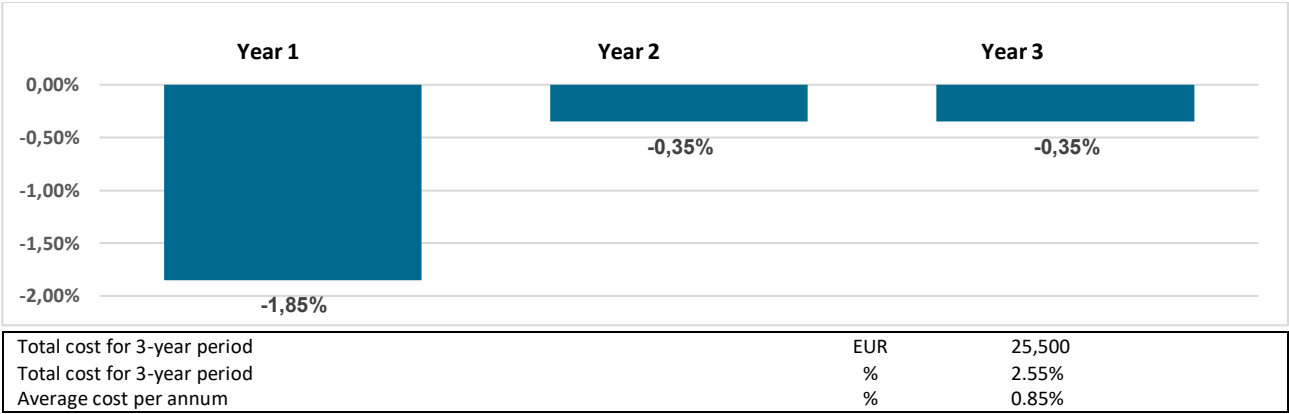
ASSUMPTIONS

Holding period in years	To maturity (i.e. 3 years)
Costs & charges applicable rates	Typical and safekeeping fees (i.e. third party issuer)

ITEMISATION OF CHARGE CATEGORIES FOR HOLDING PERIOD TO MATURITY

	Frequency / Description	Amount (EUR)	% on notional amount
PRODUCT COSTS			
Entry Costs		0	0.00%
Running Costs		0	0.00%
Exit Costs		0	0.00%
TOTAL PRODUCT COSTS		0	0.00%
SERVICE COSTS			
Entry Costs	One-off	15,000	1.50%
Running Costs	Per annum (yearly €3,500/0.35% p.a.)	10,500	1.05%
Exit Costs		0	0.00%
TOTAL SERVICE COSTS		25,500	2.55%
AGGREGATED COSTS			
Entry Costs		15,000	1.50%
Thereof Third Party Payments Received		0	0.00%
Running Costs		10,500	1.05%
Thereof Third Party Payments Received		0	0.00%
Exit Costs		0	0.00%
Thereof Third Party Payments Received		0	0.00%
AGGREGATED COSTS		25,500	2.55%
Thereof Third Party Payments Received		0	0.00%

EFFECT OF COSTS ON RETURN



Product Asset Class(es) / Financial Instrument(s)	F. Foreign Exchange (FX) Derivative Products (Part 1)
Product Asset Class Description	Please refer to the Pre- Contractual Info Pack Section 3 - Part E.
Examples	a) <u>Forward Outright</u> For more details please refer to the terms and conditions of the product. b) <u>Time Option Forward</u> For more details please refer to the terms and conditions of the product.

PRODUCT COSTS – Forward Outright & Time Option Forward		
Entry Costs		
Cost Item	Amount	Details¹²
FX Forward Outright <ul style="list-style-type: none"> Spread mark-up 	<ul style="list-style-type: none"> Up to +/- 1.00% mark up on the prevailing market FX Forward Outright rates for contracts up to 6 months Up to +/- 1.50% mark up on the prevailing market FX Forward Outright rates for contracts with duration greater than 6 months 	The mark-up is added on the prevailing market forward outright rate
FX Time option Forward <ul style="list-style-type: none"> a. Spread mark up b. Interest fee for the option period 	<ul style="list-style-type: none"> Up to +/- 1.00% mark up on the prevailing market FX Forward Outright rates for contracts up to 6 months Up to +/- 1.50% mark up on the prevailing market FX Forward Outright rates for contracts with duration greater than 6 months <p>Interest of up to 3% p.a. on the notional amount of the trade calculated for the option period of the contract only</p>	<p>The mark-up is added on the prevailing market forward outright rate that is calculated for the period until the maturity date or until the start date of the option period, whichever rate is the most favourable for the bank</p> <p>The cost is calculated in pips and added as costs in the final Time Option Forward contract rate provided to the client</p>

^{12 12} In case a client withdraws from the Agreement, this cost relating to a transaction executed cannot be refunded

Running Costs		
Cost Item	Amount	Details
None	Zero	
Exit Costs		
Cost Item	Amount	Details¹³
Spread mark-up	Up to +/- 0.50% mark up on the prevailing market FX Forward rate for transactions with the opposite trading direction of the outstanding contract	Early termination of a Forward contract will be subject to a breakage cost (or profit) based on the market value of the transaction at that time. Breakage costs are calculated based on the FX Forward market rates available for closing the outstanding transaction +/- 0.50% mark up.
TOTAL PRODUCT COSTS	<i>Up to 2.00% spread mark up plus up to 3.00% p.a. on the notional amount for the option period</i>	

SERVICE COSTS – Forward Outright & Time Option Forward		
Entry Costs		
Cost Item	Amount	Details¹³
Forward Commission	Up to 0.20% on the notional amount (min €30, max €1,000)	Charged to cover the cost for the establishment, administration and monitoring of the forward contract.
Running Costs		
Cost Item	Amount	Details¹³
FX Commission	Up to 0.40% on the notional amount (min €5, max €400). For Time Option Forwards this is applicable on each drawdown, and it is calculated on the drawdown amount.	FX commission paid for the execution of the contract on each drawdown event or on settlement date.
Exit Costs		
Cost Item	Amount	Details¹³
Forward commission (applicable only for Forward Outright Contract)	Up to 0.20% on the notional amount (min €30, max €1,000)	Forward Outright contracts cannot be closed out before the expiration date therefore the only way to exit from such a trade is by entering in a new Forward Contract with the opposite trading direction and the same expiration date. Cash

¹³ In case a client withdraws from the Agreement, this cost relating to a transaction executed cannot be refunded.

		settlement is done on expiration. The fee charged covers the cost for the establishment, administration and monitoring of the forward contract.
TOTAL SERVICE COSTS	<i>Up to 0.60% on the notional amount min €65</i>	
TOTAL AGGREGATED COSTS	<ul style="list-style-type: none"> • <i>Up to 2.00% spread mark up</i> • <i>Up to 3% p.a. on the notional amount (applicable only on Time Option Forwards)</i> • <i>Up to 0.60% Commissions with a minimum of €65</i> 	

Notes to table:

- *Additional product and service costs may occur at entry or exit as well as during the holding period of the Financial Instrument; these will be charged as incurred.*
- *All fees marked as Global Custody Services Fees in the table above relate to the provision of Global Custody Services.*

F1. Indicative Example – Forward Outright

This example provides you with the costs and associated charges information using the Bank's rates as defined in the General and the Financial Instrument Specific Costs and Associated Charges tables above. It is not marketing material or a recommendation to buy or sell the underlying instrument used in the example. The underlying instrument (**Forward Outright**) is only used for illustration purposes. The information is required under MiFID II and you are advised to read it so that you can make an informed decision on the potential costs and associated charges related to investments in these FX derivative products through Bank of Cyprus.

CONTRACT DETAILS

Product Asset Class	FX Derivative Products
Product Name	Forward Outright
Investment Amount	200,000
Investment Currency	EUR
Underlying	EURUSD
Reference rate	1.0500
Side	Clients buys USD

ASSUMPTIONS

Holding period in months	To maturity (i.e. 3 months)
Costs & charges applicable rates	Typical and maximum amount

ITEMISATION OF CHARGE CATEGORIES FOR HOLDING PERIOD TO MATURITY

	Frequency / Description	Amount (EUR)	% on notional amount
PRODUCT COSTS			
Entry Costs	One-off	2,000	1.00%
Running Costs		0	0.00%
Exit Costs		0	0.00%
TOTAL PRODUCT COSTS		2,000	1.00%
SERVICE COSTS			
Entry Costs	One-off	400	0.20%
Running Costs	One-off (i.e. maximum amount is charged)	400	0.20%
Exit Costs		0	0.00%
TOTAL SERVICE COSTS		800	0.40%
AGGREGATED COSTS			
Entry Costs		2,400	1.20%
Thereof Third Party Payments Received		0	0.00%
Running Costs		400	0.20%
Thereof Third Party Payments Received		0	0.00%
Exit Costs		0	0.00%
Thereof Third Party Payments Received		0	0.00%
AGGREGATED COSTS		2,800	1.40%
Thereof Third Party Payments Received		0	0.00%

F2. Indicative Example – Time Option Forward

This example provides you with the costs and associated charges information using the Bank's rates as defined in the General and the Financial Instrument Specific Costs and Associated Charges tables above. It is not marketing material or a recommendation to buy or sell the underlying instrument used in the example. The underlying instrument (**Time Option Forward**) is only used for illustration purposes. The information is required under MiFID II and you are advised to read it so that you can make an informed decision on the potential costs and associated charges related to investments in these FX derivative products through Bank of Cyprus.

CONTRACT DETAILS

Product Asset Class	FX Derivative Products
Product Name	Time Option Forward
Investment Amount	200,000
Investment Currency	EUR
Underlying	EURUSD
Reference rate	1.0500
Side	Clients buys USD

ASSUMPTIONS

Holding period in months	To maturity (i.e. 3 months)
Costs & charges applicable rates	Typical and maximum amount

ITEMISATION OF CHARGE CATEGORIES FOR HOLDING PERIOD TO MATURITY

	Frequency / Description	Amount (EUR)	% on notional amount
PRODUCT COSTS			
Entry Costs	One-off on notional	3,500	1.75%
Running Costs		0	0.00%
Exit Costs		0	0.00%
TOTAL PRODUCT COSTS		3,500	1.75%
SERVICE COSTS			
Entry Costs	One-off	400	0.20%
Running Costs	Per drawdown (i.e. maximum amount is charged)	400	0.20%
Exit Costs		0	0.00%
TOTAL SERVICE COSTS		800	0.40%
AGGREGATED COSTS			
Entry Costs		3,900	1.95%
Thereof Third Party Payments Received		0	0.00%
Running Costs		400	0.20%
Thereof Third Party Payments Received		0	0.00%
Exit Costs		0	0.00%
Thereof Third Party Payments Received		0	0.00%
AGGREGATED COSTS		4,300	2.15%
Thereof Third Party Payments Received		0	0.00%

Product Asset Class(es) / Financial Instrument(s)	F. Foreign Exchange (FX) Derivative Products (Part 2)
Examples	c) <u>Currency Options</u> <ul style="list-style-type: none"> <u>Vanilla Currency Options (FXOs)</u> For more details please refer to the terms and conditions of the product. <u>Participating Forward Contracts (PFCs)</u> For more details please refer to the terms and conditions of the product. <u>Forward Extras (FEs)</u> For more details please refer to the terms and conditions of the product. <u>Other currency option strategies</u>

PRODUCT COSTS – Currency Options		
Entry Costs		
Cost Item	Amount	Details ¹⁴
Product Fee	Up to 2.50% p.a. on the notional amount with a minimum fee of €400	This can be charged to the client as a fee paid upfront or annually. It also may be added as a markup in the final strike rate offered to the client on the underlying product
Running Costs		
Cost Item	Amount	Details
None	Zero	
Exit Costs		
Cost Item	Amount	Details
None	Zero	
TOTAL PRODUCT COSTS	Up to 2.50% p.a. on the notional amount with a minimum fee of €400	

SERVICE COSTS – Currency Options		
Entry Costs		
Cost Item	Amount	Details ¹⁴
Execution Fee	Up to 1.00% on the notional amount	Paid up front
Running Costs		
Cost Item	Amount	Details
None	Zero	

¹⁴ In case a client withdraws from the Agreement, this cost relating to a transaction executed cannot be refunded.

Exit Costs		
Cost Item	Amount	Details¹⁵
Execution Fee	Up to 0.50% on the notional amount	Early termination of a contract will be subject to a breakage cost based on the market value of the contract at that time, in addition to the execution fee
TOTAL SERVICE COSTS	<i>Up to 1.50% on the notional amount</i>	
TOTAL AGGREGATED COSTS	<i>Up to 2.50% p.a. on the notional amount with a minimum fee of €400 plus up to 1.50% on the notional amount</i>	

Notes to table:

- *Additional product and service costs may occur at entry or exit as well as during the holding period of the Financial Instrument; these will be charged as incurred.*
- *All fees marked as Global Custody Services Fees in the table above relate to the provision of Global Custody Services.*

¹⁵ In case a client withdraws from the Agreement, this cost relating to a transaction executed cannot be refunded.

F3. Indicative Example – Vanilla Currency Option

This example provides you with the costs and associated charges information using the Bank's rates as defined in the General and the Financial Instrument Specific Costs and Associated Charges tables above. It is not marketing material or a recommendation to buy or sell the underlying instrument used in the example. The underlying instrument (**Vanilla Currency Option**) is only used for illustration purposes. The information is required under MiFID II and you are advised to read it so that you can make an informed decision on the potential costs and associated charges related to investments in these FX derivative products through Bank of Cyprus.

CONTRACT DETAILS

Product Asset Class	FX Derivative Products
Product Name	Vanilla Currency Option
Investment Amount	500,000
Investment Currency	EUR
Underlying	EURUSD
Strike rate	1.0500
Side	Clients buys EUR CALL

ASSUMPTIONS

Holding period in months	To maturity (i.e. 90 days)
Costs & charges applicable rates	Typical

ITEMISATION OF CHARGE CATEGORIES FOR HOLDING PERIOD TO MATURITY

	Frequency / Description	Amount (EUR)	% on notional amount
PRODUCT COSTS			
Entry Costs		0	0.00%
Running Costs		0	0.00%
Exit Costs		0	0.00%
TOTAL PRODUCT COSTS		0	0.00%
SERVICE COSTS			
Entry Costs	One-off	5,000	1.00%
Running Costs		0	0.00%
Exit Costs		0	0.00%
TOTAL SERVICE COSTS		5,000	1.00%
AGGREGATED COSTS			
Entry Costs		5,000	1.00%
Thereof Third Party Payments Received		0	0.00%
Running Costs		0	0.00%
Thereof Third Party Payments Received		0	0.00%
Exit Costs		0	0.00%
Thereof Third Party Payments Received		0	0.00%
AGGREGATED COSTS		5,000	1.00%
Thereof Third Party Payments Received		0	0.00%

F4. Indicative Example – Participating Forward Contract

This example provides you with the costs and associated charges information using the Bank's rates as defined in the General and the Financial Instrument Specific Costs and Associated Charges tables above. It is not marketing material or a recommendation to buy or sell the underlying instrument used in the example. The underlying instrument (**Participating Forward Contract**) is only used for illustration purposes. The information is required under MiFID II and you are advised to read it so that you can make an informed decision on the potential costs and associated charges related to investments in these FX derivative products through Bank of Cyprus.

CONTRACT DETAILS

Product Asset Class	FX Derivative Products
Product Name	Participating Forward Contract
Participation level	50%
Investment Amount	500,000
Investment Currency	EUR
Underlying	EURUSD
Strike rate	1.0350
Side	Clients buys USD at Strike rate

ASSUMPTIONS

Holding period in months	To maturity (i.e. 30 days)
Costs & charges applicable rates	Typical

ITEMISATION OF CHARGE CATEGORIES FOR HOLDING PERIOD TO MATURITY

	Frequency / Description	Amount (EUR)	% on notional amount
<u>PRODUCT COSTS</u>			
Entry Costs	One-off (added as mark up on the strike rate offered)	1,027	0.21%
Running Costs		0	0.00%
Exit Costs		0	0.00%
TOTAL PRODUCT COSTS		1,027	0.21%
<u>SERVICE COSTS</u>			
Entry Costs	One-off	5,000	1.00%
Running Costs		0	0.00%
Exit Costs		0	0.00%
TOTAL SERVICE COSTS		5,000	1.00%
<u>AGGREGATED COSTS</u>			
Entry Costs		6,027	1.21%
Thereof Third Party Payments Received		0	0.00%
Running Costs		0	0.00%
Thereof Third Party Payments Received		0	0.00%
Exit Costs		0	0.00%
Thereof Third Party Payments Received		0	0.00%
AGGREGATED COSTS		6,027	1.21%
Thereof Third Party Payments Received		0	0.00%

Product Asset Class(es) / Financial Instrument(s)	G. Interest Rate Derivative Products (Part 1)
Product Asset Class Description	<u>Interest rate derivatives</u> are most often used to protect clients against adverse movements in interest rates.
Examples	a) <u>Interest Rate Options (IROs)</u> For more details please refer to the terms and conditions of the product.

PRODUCT COSTS – Interest Rate Options		
Entry Costs		
Cost Item	Amount	Details ¹⁶
Structuring Fee	Up to 0.30% p.a. on the notional amount with a minimum fee of €1,000	
Running Costs		
Cost Item	Amount	Details
None	Zero	
Exit Costs		
Cost Item	Amount	Details
None	Zero	
TOTAL PRODUCT COSTS	Up to 0.30% p.a. on the notional amount with a minimum fee of €1,000	

SERVICE COSTS – Interest Rate Options		
Entry Costs		
Cost Item	Amount	Details ¹⁶
Execution Fee	Up to 1.00% on the notional amount	
Running Costs		
Cost Item	Amount	Details
Administration fee	Up to 0.05% per annum	
Exit Costs		
Cost Item	Amount	Details ¹⁶

¹⁶ In case a client withdraws from the Agreement, this cost relating to a transaction executed cannot be refunded.

Execution Fee	Up to 1.00% on the notional amount	Early termination of a contract will be subject to a breakage cost based on the market value of the contract at that time, in addition to the execution fee for terminating the contract.
TOTAL SERVICE COSTS	<i>Up to 2.00% on the notional amount and up to 0.05% p.a. admin fee</i>	
TOTAL AGGREGATED COSTS	<i>Up to 0.35% p.a. on the notional amount with a minimum fee of €1,000 plus up to 2.00% on the notional amount</i>	

Notes to table:

- *Additional product and service costs may occur at entry or exit as well as during the holding period of the Financial Instrument; these will be charged as incurred.*
- *All fees marked as Global Custody Services Fees in the table above relate to the provision of Global Custody Services.*

G1. Indicative Example 1 – Interest Rate Option

This example provides you with the costs and associated charges information using the Bank's rates as defined in the General and the Financial Instrument Specific Costs and Associated Charges tables above. It is not marketing material or a recommendation to buy or sell the underlying instrument used in the example. The underlying instrument (**Interest Rate Option**) is only used for illustration purposes. The information is required under MiFID II and you are advised to read it so that you can make an informed decision on the potential costs and associated charges related to investments in interest rate derivative products through Bank of Cyprus.

CONTRACT DETAILS

Product Asset Class	Interest Rate Derivative Products
Product Name	Interest Rate Option – Interest rate Cap
Investment Amount	10,000,000
Investment Currency	EUR
Underlying	EURIBOR 3month
Strike rate	2.00%
Side	Clients buys IR Cap

ASSUMPTIONS

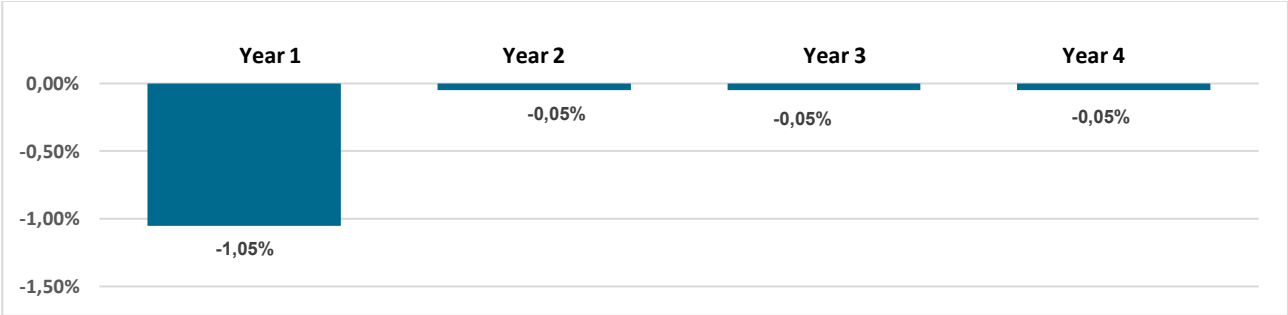
Holding period in years	To maturity (i.e. 4 years)
Costs & charges applicable rates	Typical - Premium paid up front

ITEMISATION OF CHARGE CATEGORIES FOR HOLDING PERIOD TO MATURITY

	Frequency / Description	Amount (EUR) Total for the period	% on notional amount
<u>PRODUCT COSTS</u>			
Entry Costs	Per annum	0	0.00%
Running Costs		0	0.00%
Exit Costs		0	0.00%
TOTAL PRODUCT COSTS		0	0.00%
<u>SERVICE COSTS</u>			
Entry Costs	One-off	100,000	1.00%
Running Costs	Per annum (€5,000 per annum / 0.05% p.a.)	20,000	0.00%
Exit Costs		0	0.00%
TOTAL SERVICE COSTS		120,000	1.20%
<u>AGGREGATED COSTS</u>			
Entry Costs		100,000	1.00%
Thereof Third Party Payments Received		0	0.00%
Running Costs		20,000	0.20%
Thereof Third Party Payments Received		0	0.00%
Exit Costs		0	0.00%
Thereof Third Party Payments Received		0	0.00%
AGGREGATED COSTS		120,000	1.20%
Thereof Third Party Payments Received		0	0.00%

EFFECT OF COSTS ON RETURN

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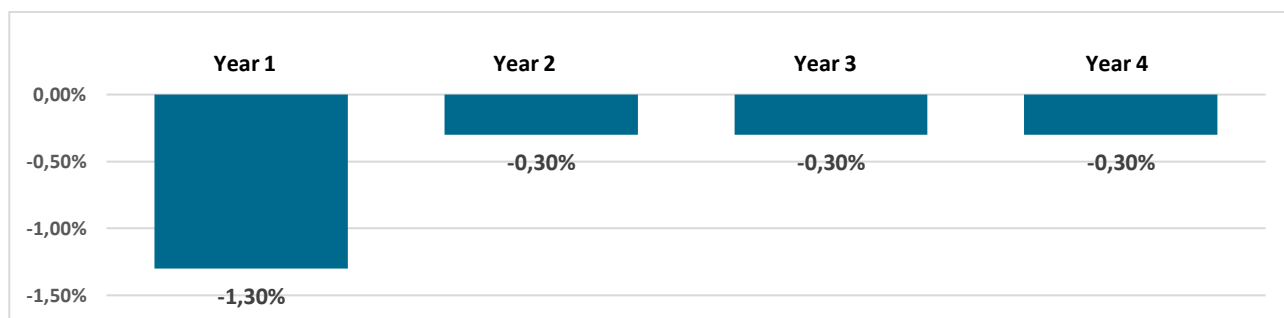
Total cost for 4-year period	EUR	120,000
Total cost for 4-year period	%	1.200%
Average cost per annum	%	0.30%

G1. Indicative Example 2 – Interest Rate Option

This example provides you with the costs and associated charges information using the Bank's rates as defined in the General and the Financial Instrument Specific Costs and Associated Charges tables above. It is not marketing material or a recommendation to buy or sell the underlying instrument used in the example. The underlying instrument (**Interest Rate Option – IR Option Strategy IR Collar**) is only used for illustration purposes. The information is required under MiFID II and you are advised to read it so that you can make an informed decision on the potential costs and associated charges related to investments in interest rate derivative products through Bank of Cyprus.

CONTRACT DETAILS			
Product Name	Interest Rate Option – Interest rate Collar		
Investment Amount	10,000,000		
Investment Currency	EUR		
Underlying	EURIBOR 3month		
Cap Strike rate	2.00%		
Floor Strike rate	1.20%		
Side	Clients buys IR Collar		
ASSUMPTIONS			
Holding period in years	To maturity (i.e. 4 years)		
Costs & charges applicable rates	Typical		
ITEMISATION OF CHARGE CATEGORIES FOR HOLDING PERIOD TO MATURITY			
	Frequency / Description	Amount (EUR)	% on notional amount
<u>PRODUCT COSTS</u>			
Entry Costs	Per annum (yearly €30,000 / 0.30% p.a.)	120,000	1.20%
Running Costs		0	0.00%
Exit Costs		0	0.00%
TOTAL PRODUCT COSTS		120,000	1.20%
<u>SERVICE COSTS</u>			
Entry Costs	One-off	100,000	1.00%
Running Costs		0	0.00%
Exit Costs		0	0.00%
TOTAL SERVICE COSTS		100,000	1.00%
<u>AGGREGATED COSTS</u>			
Entry Costs		220,000	2.20%
Thereof Third Party Payments Received		0	0.00%
Running Costs		0	0.00%
Thereof Third Party Payments Received		0	0.00%
Exit Costs		0	0.00%
Thereof Third Party Payments Received		0	0.00%
AGGREGATED COSTS		220,000	2.20%
Thereof Third Party Payments Received		0	0.00%

EFFECT OF COSTS ON RETURN



Total cost for 4-year period	EUR	220,000
Total cost for 4-year period	%	2.20%
Average cost per annum	%	0.55%

Product Asset Class(es) / Financial Instrument(s)	G. Interest Rate Derivative Products (Part 2)
Examples	b) <u>Interest Rate Swaps (IRSs)</u> For more details please refer to the terms and conditions of the product.

PRODUCT COSTS – Interest Rate Swaps		
Entry Costs		
Cost Item	Amount	Details
None	Zero	
Running Costs		
Cost Item	Amount	Details ¹⁷
Swap fee	Up to 0.40% p.a. on the notional amount	
Exit Costs		
Cost Item	Amount	Details
None	Zero	
TOTAL PRODUCT COSTS	Up to 0.40% p.a. on the notional amount	

SERVICE COSTS – Interest Rate Swaps		
Entry Costs		
Cost Item	Amount	Details ¹⁸
Documentation / Legal fee	From €40 up to €30,000	
Running Costs		
Cost Item	Amount	Details
None	Zero	
Exit Costs		
Cost Item	Amount	Details ¹⁷
Execution fee	Up to 0.40% on the notional amount	Early termination of an IRS contract will be subject to a breakage cost based on the market value of the contract at that time, in addition to

¹⁷ In case a client withdraws from the Agreement, this cost relating to a transaction executed cannot be refunded.

¹⁸ In case a client withdraws from the Agreement, the documentation /legal fee agreed cannot be refunded.

		the execution fee for terminating the contract.
TOTAL SERVICE COSTS	<i>From €40 up to €30,000 plus up to 0.40% on the notional amount</i>	

TOTAL AGGREGATED COSTS	<i>Up to 0.40% p.a. on the notional amount plus 0.40% on the notional amount and €40 up to €30,000</i>	
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Notes to table:

- *Additional product and service costs may occur at entry or exit as well as during the holding period of the Financial Instrument; these will be charged as incurred.*
- *All fees marked as Global Custody Services Fees in the table above relate to the provision of Global Custody Services.*

G2. Indicative Example – Interest Rate Swap

This example provides you with the costs and associated charges information using the Bank's rates as defined in the General and the Financial Instrument Specific Costs and Associated Charges tables above. It is not marketing material or a recommendation to buy or sell the underlying instrument used in the example. The underlying instrument (**Interest Rate Swap**) is only used for illustration purposes. The information is required under MiFID II and you are advised to read it so that you can make an informed decision on the potential costs and associated charges related to investments in interest rate derivative products through Bank of Cyprus.

CONTRACT DETAILS

Product Asset Class	Interest Rate Derivative Products
Product Name	Interest Rate Swap
Investment Amount	10,000,000
Investment Currency	EUR
Underlying	EURIBOR 1month
Client pays Fixed rate	2.00%
BOC pays floating	EURIBOR 1 month

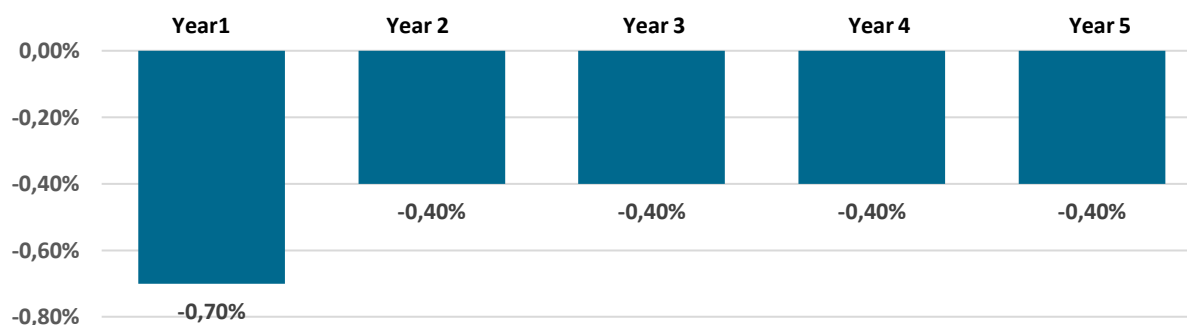
ASSUMPTIONS

Holding period in years	To maturity (i.e. 5 years)
Costs & charges applicable rates	Typical

ITEMISATION OF CHARGE CATEGORIES FOR HOLDING PERIOD TO MATURITY

	Frequency / Description	Amount (EUR) Total for the period	% on notional amount
PRODUCT COSTS			
Entry Costs		0	0.00%
Running Costs	Per annum (€40,000 per year/0.40% p.a.)	200,000	2.00%
Exit Costs		0	0.00%
TOTAL PRODUCT COSTS		200,000	2.00%
SERVICE COSTS			
Entry Costs	One-off	30,000	0.30%
Running Costs		0	0.00%
Exit Costs		0	0.00%
TOTAL SERVICE COSTS		30,000	0.30%
AGGREGATED COSTS			
Entry Costs		30,000	0.30%
Thereof Third Party Payments Received		0	0.00%
Running Costs		200,000	2.00%
Thereof Third Party Payments Received		0	0.00%
Exit Costs		0	0.00%
Thereof Third Party Payments Received		0	0.00%
AGGREGATED COSTS		230,000	2.30%
Thereof Third Party Payments Received		0	0.00%

EFFECT OF COSTS ON RETURN



Total cost for 5-year period	EUR	230,000
Total cost for 5-year period	%	2.30%
Average cost per annum	%	0.46%

Product Asset Class(es) / Financial Instrument(s)	H. Products traded via trading platform (a)
Product Asset Class Description	<u>Products traded via trading platform</u> are the instruments available on BOC eTrader, the Bank's online trading platform whereby clients can have direct access to execute their trades at live executable prices. BOC eTrader is provided to clients for speculating and/or hedging purposes. The instruments provided are traded on margin.
Examples	a) <u>Rolling FX Spot</u> is an execution-only product and generally therefore has no recommended holding period. Rolling FX Spot trades do not settle. Instead, open positions held at the end of a trading day are rolled forward to the next available business day. The objective of trading Rolling FX Spot is to gain exposure to fluctuations of a certain currency pair without actually owning it. The return depends on the size of the performance (or movement) of the underlying currency pair and the size of the position. This product is used for speculating or hedging and is commonly traded on margin.

PRODUCT COSTS – Rolling FX Spot¹⁹		
Entry Costs		
Cost Item	Amount	Details
Spread that is measured in pips is the difference between bid and ask price of a currency pair	The spreads applied are shown in the trading ticket screen in the platform before entering a trade. The spread depends on a number of factors, including but not limited to, the market volatility, liquidity, the time of execution and the traded amount. During periods of volatile markets or during periods of limited market liquidity, or during the release of key economic figures the spread may be increased	
Commission for small trade size execution	Up to \$10 per transaction	Charged for the service of carrying out the transaction, subject to a minimum fee on small notional trade sizes.
Running Costs		
Cost Item	Amount	Details
Mark up on Tom / Next Swap points	T/N swap points provided by Tier 1 banks plus/minus a mark-up of up to +/-0.55% on the trade amount	FX Spot open positions held at the end of a trading day (17:00 EST, except NZD pairs at 07:00 NZDT) are rolled. The swap points used are calculated using the tom/next swap feeds from Tier-1 banks, plus/minus

¹⁹ In case a client withdraws from the Agreement, these costs relating to products traded on the trading platform cannot be refunded.

		a mark-up. of 0.55% (total mark up 1.10%).
Financing of unrealized P&L (Financing Interest)	On the daily overnight interest rates provided by our service provider plus a mark-up /markdown of up to +/- 0.75% on the unrealized P&L amount	Any unrealised profits or losses on positions that are rolled from one day to the next are subject to interest credit or debit. The rate is calculated based on daily overnight interest rates provided by our service provider plus/minus a mark-up corresponding to +/- 0.75%. The cost/income is calculated in pips and added in the daily T/N rollover swap points.
Exit Costs		
Cost Item	Amount	Details
Spread that is measured in pips is the difference between bid and ask price of a currency pair	The spreads applied are shown in the trading ticket screen in the platform before entering a trade. The spread depends on a number of factors, including but not limited to, the market volatility, liquidity, the time of execution and the traded amount. During periods of volatile markets or during periods of limited market liquidity, or during the release of key economic figures the spread may be increased	
Commission for small trade size execution (PRODUCT COST ENTRY)	Up to \$10 per transaction	Charged for the service of carrying out the transaction, subject to a minimum fee on small notional trade sizes.
P&L Currency conversion	Up to 0.50% on the realized P&L amount	Fee for the conversion of realized profit or loss from instrument currency to the account currency
TOTAL PRODUCT COSTS	<ul style="list-style-type: none"> • Spread • FX T/N costs: <ol style="list-style-type: none"> 1. Swap costs: T/N swap rates from Tier 1 banks plus a mark of up to 1.10% 2. Financing Interest: Daily overnight interest rates plus/minus a mark-up of up to 0.75% • Commission for small transactions up to \$20. 	

	<ul style="list-style-type: none"> P&L Currency conversion: up to 0.50% on realized P&L 	
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SERVICE COSTS – Rolling FX Spot²⁰		
Entry Costs		
Cost Item	Amount	Details
Running Costs		
Cost Item	Amount	Details
Exit Costs		
Cost Item	Amount	Details ²¹
TOTAL SERVICE COSTS		

TOTAL AGGREGATED COSTS	<ul style="list-style-type: none"> Spread on FX rates Commission on small transactions: up to \$20 T/N Rollover costs: <ol style="list-style-type: none"> Swap cost: T/N swap rates from Tier 1 banks plus a markup of up to 1.10% Financing interest mark up: Overnight interest rates plus/minus a markup of up to 0.75% on daily P&L amount P&L Currency conversion fee: 0.50% on the realized P&L amount 	
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Notes to table:

- Additional product and service costs may occur at entry or exit as well as during the holding period of the Financial Instrument; these will be charged as incurred.
- All fees marked as Global Custody Services Fees in the table above relate to the provision of Global Custody Services.
- Please visit the Bank's website at www.bankofcyprus.com.cy for the latest information on these costs and charges

²⁰ In case a client withdraws from the Agreement, these costs relating to products traded on the trading platform cannot be refunded.

²¹ In case a client withdraws from the Agreement, this FX cost cannot be refunded.

H1. Indicative Example – Rolling FX Spot

This example provides you with the costs and associated charges information using the Bank's rates as defined in the General and the Financial Instrument Specific Costs and Associated Charges tables above. It is not marketing material or a recommendation to buy or sell the underlying instrument used in the example. The underlying instrument (**Rolling FX Spot – Traded via trading platform**) is only used for illustration purposes. The information is required under MiFID II and you are advised to read it so that you can make an informed decision on the potential costs and associated charges related to investments in products traded via a trading platform through Bank of Cyprus.

CONTRACT DETAILS

Product Asset Class	Products traded via trading platform
Product Name	Rolling FX Spot
Investment Amount	100,000
Investment Currency	EUR
Underlying	EURUSD
Side	Clients buys EUR

ASSUMPTIONS

Holding period in days	1 day
Costs & charges applicable rates	Typical
Spread from Mid-Price	3 pips
T/N Swap points (example)	Long EUR Short USD T/N swap pips 0.000077 from Saxo Bank- 1/6/22
Financing Interest (daily P&L)	1.55% as at 01/06/2022 provided by Saxo Bank Assuming that the trade carries a loss of USD5,000 Financing interest

ITEMISATION OF CHARGE CATEGORIES FOR HOLDING PERIOD TO MATURITY

	Frequency / Description	Amount (EUR)	% on notional amount
PRODUCT COSTS			
Entry Costs	One-off	30	0.030%
Running Costs	Per annum	8	0.008%
Exit Costs	One-off	55	0.055%
TOTAL PRODUCT COSTS		93	0.093%
SERVICE COSTS			
Entry Costs		0	0.00%
Running Costs			0.00%
Exit Costs			0.00%
TOTAL SERVICE COSTS			0.00%
AGGREGATED COSTS			
Entry Costs		30	0.030%
Thereof Third-Party Payments Received		0	0.00%
Running Costs		8	0.008%
Thereof Third-Party Payments Received		0	0.00%
Exit Costs		55	0.055%
Thereof Third-Party Payments Received		0	0.00%
AGGREGATED COSTS		93	0.0925%
Thereof Third Party Payments Received		0	0.00%

Product Asset Class(es) / Financial Instrument(s)	H. Products traded via trading platform (b)	
Examples	b) <u>Futures</u> For more details, please refer to the terms and conditions of the product	
PRODUCT COSTS – Futures		
Entry Costs		
Cost Item	Amount	Details
None	Zero	
Running Costs		
Cost Item	Amount	Details
None	Zero	
Exit Costs		
Cost Item	Amount	Details
None	Zero	
TOTAL PRODUCT COSTS	Zero	
SERVICE COSTS – Futures		
Entry Costs		
Cost Item	Amount	Details²²
i) Exchange fee	i) As per exchange execution fee	i) Exchange fees for the execution of the Future contract trade ii) Charged by the bank for the execution of a Future contract trade. Please visit the Bank’s website at http://www.bankofcyprus.com.cy for the latest updated information on these costs & charges.
ii) Commission	ii) Up to \$15 per contract with a minimum charge of \$15	
Running Costs		
Cost Item	Amount	Details²⁵
i) Subscription to Exchange data (optional)	i) As per exchange subscription fees (monthly subscription fee)	i) Real prices feed from relevant exchanges. Exchanges. Optional – it is charged only if client wishes to have access to live price feeds

²² In case a client withdraws from the Agreement, these costs relating to products traded on the trading platform cannot be refunded

ii) Carrying cost	ii) Overnight interest offered rate provided by Saxo Bank plus a markup of 1.50% p.a. on the collateral amount	ii) Carrying costs are calculated on the collateral amount for the holding period (Carrying cost= Margin requirement * Holding time * (Overnight Interest rate + mark-up) / (365 or 360 days)
Exit Costs		
Cost Item	Amount	Details²³
i) Exchange fee	i) As per corresponding Exchange execution fees	i) Exchange fees for the execution of the Future contract trade
ii) Commission	ii) Up to \$15 per contract with a minimum charge of \$15	ii) Commission charged by the Bank for the execution of a Future contract trade.
iii) P&L Currency conversion	iii) Up to 0.50% on the realized P&L amount	iii) The fee charged for converting realised profit/loss from the instrument currency to the account currency.
TOTAL SERVICE COSTS	<i>Exchange fees and up to \$30 per contract plus Subscription fees (optional for live prices) plus overnight interest offered rate plus a mark-up of up to 1.50% on the collateral amount, plus 0.50% on the realized P&L amount</i>	
TOTAL AGGREGATED COSTS	<i>Exchange fees and up to \$30 per contract plus up to \$408 per month (optional for live prices) plus overnight interest offered rate plus a mark-up of up to 1.50% on the collateral amount, plus 0.50% on the realized P&L amount</i>	

Notes to table:

- Additional product and service costs may occur at entry or exit as well as during the holding period of the Financial Instrument; these will be charged as incurred.
- All fees marked as Global Custody Services Fees in the table above relate to the provision of Global Custody Services.

²³ In case a client withdraws from the Agreement, these costs relating to products traded on the trading platform cannot be refunded.

H2. Indicative Example – Futures

This example provides you with the costs and associated charges information using the Bank's rates as defined in the General and the Financial Instrument Specific Costs and Associated Charges tables above. It is not marketing material or a recommendation to buy or sell the underlying instrument used in the example. The underlying instrument (**Futures – Traded via trading platform**) is only used for illustration purposes. The information is required under MiFID II and you are advised to read it so that you can make an informed decision on the potential costs and associated charges related to investments in products traded via a trading platform through Bank of Cyprus.

CONTRACT DETAILS

Product Asset Class	Products traded via trading platform
Product Name	Future - – ZCN3 (Jul 23)
Investment Amount	182,812 (5 lots)
Investment Currency	USD
Underlying	EURUSD
Side	Clients buys

ASSUMPTIONS

Holding period in months	2 months
Costs & charges applicable rates	Typical

ITEMISATION OF CHARGE CATEGORIES FOR HOLDING PERIOD TO MATURITY

	Frequency / Description	Amount (USD)	% on notional amount
PRODUCT COSTS			
Entry Costs		0.00	0.00%
Running Costs		0.00	0.00%
Exit Costs		0.00	0.00%
TOTAL PRODUCT COSTS		0.00	0.00%
SERVICE COSTS			
Entry Costs	\$15 per lot	75	0.04%
	Exchange fee per contract \$2.07	10.35	0.01%
Running Costs	Carrying cost (3.0%)*Maintenance margin (\$13,250)*2m	68	0.04%
Exit Costs	\$15 per lot	75	0.04%
	Exchange fee per contract \$2.07	10.35	0.01%
TOTAL SERVICE COSTS		238.28	0.13%
AGGREGATED COSTS			
Entry Costs		85.35	0.0477%
Thereof Third Party Payments Received		0	0.00%
Running Costs		68	0.0370%
Thereof Third Party Payments Received		0	0.00%
Exit Costs		85.35	0.0477%
Thereof Third Party Payments Received		0	0.00%
AGGREGATED COSTS		238.28	0.13%
Thereof Third Party Payments Received		0	0.00%