

# COMMISSIONS & CHARGES

Applicable for accounts of Eurobank Cyprus Limited

- Standard Account Charges
- Cash Transactions
- Bank Drafts & Cheques
- Payment Services

The Commissions and Charges Table is a list of the main charges and/or commissions for the operation of accounts and the provision and use of the Bank's services. The Bank maintains the right to review the Commissions and Charges Table.

These charges are effective from **10 July 2019**

TYPE OF CHARGE	FEES	COMMISSION
<b>STANDARD ACCOUNT CHARGES</b>		
<b><u>Maintenance of Accounts</u></b>		
• For Individuals <sup>1</sup>	€ 60 annually (charged quarterly)	
• For Legal Entities <sup>1</sup>	€ 400 annually (charged quarterly)	
• Review of Accounts (Applicable to Legal Entities) <sup>1</sup>	€ 400	
• Review of client accounts in the name of third persons (Pooled or Specific)	€ 200 annually (per account)	
• Closing of Accounts (Applicable to Legal Entities) <sup>1</sup>	€ 100	
Order Cheque Book	€ 8	
Stop Payment of a Cheque	€ 8, Max € 16	
Cancellation of Stop Payment of a Cheque	€ 8, Max € 16	
Auditor's Questionnaire - Flat	€ 40 + VAT	
Issue of Bank Reference - Flat	€ 25 + VAT	
Certificate of Balance and Interest - Flat	€ 4 + VAT	
Issue of Bank Statements	NIL	
Standing Orders	NIL	
Returned Cheque	€ 20	
<b><u>Security Devices</u></b>		
• Fax Security Device - Corporate	€ 60 annually (the cost of the 1 <sup>st</sup> Security Device is included)	
• Fax Security Device - Personal	€ 40 annually (the cost of the 1 <sup>st</sup> Security Device is included)	
• Replacement of Security Device / Additional Security Device	€ 15 + VAT each	
• eBanking Security Device - Hardware	€ 15 + VAT each	
• eBanking Security Device - Software	€ 7 + VAT each	
<b><u>Safe Deposit Lockers</u></b>		
• Small	€100 + VAT annually	
• Large	€ 200 + VAT annually	
Hold Mail at the Bank -Flat	€ 60 + VAT annually	
Fax sent on customer's request	€ 0,50 + VAT per page	
Payment of Utility Bills over the counter	€ 0,85 + VAT for each bill paid	
<b>CASH TRANSACTIONS</b>		
<b><u>Withdrawal of EUR Banknotes from EUR Account</u></b>		
• Up to € 10.000	NIL	
• Over € 10.000	0.1%	
<b><u>Sale of Foreign Currency Notes</u></b>		
• Debit same currency, ≤ €2.000 equivalent	NIL	
• Debit same currency, > €2.000 equivalent	0.4%, Min € 3	
• Debit other currency	0.4%, Min € 3	
<b><u>Purchase of Foreign Currency Notes</u></b>		
• Deposit to same or different currencies ≤ €2.000 equivalent	NIL	
• Deposit to same or different currencies > €2.000 equivalent	0.4%, Min € 3	
<b><u>Deposit/Withdrawal of Coins</u></b>		
• Up to €200	NIL	
• Over €200	1%	

<sup>1</sup> Applicable to customers that are serviced by the International Business Banking Centres.

<b>BANK DRAFTS &amp; EUROBANK CHEQUES</b>		
<b><u>Encashment of EUR Local Drafts &amp; Eurobank Cheques</u></b>		
• Up to € 10.000	NIL	
• Over € 10.000	0.1%	
<b><u>Issue of Foreign Currency Drafts</u></b>		
• From same currency ≤ € 1.000 equivalent	€ 5	0.1%, Max € 340
• From same currency > € 1.000 equivalent	€ 10	0.1%, Max € 340
• From different currency ≤ € 1.000 equivalent	€ 5	0.1%, Max € 340
• From different currency > € 1.000 equivalent	€ 10	0.1%, Max € 340
<b><u>Issue of EUR Drafts</u></b>		
• From same currency ≤ € 1.000	€ 5	NIL
• From same currency > € 1.000	€ 10	NIL
• From different currency ≤ € 1.000	€ 5	0.1%, Max € 340
• From different currency > € 1.000	€ 10	0.1%, Max € 340
<b><u>Purchase/Deposit of Foreign Currency Draft</u></b>		
• Deposit into same or different currencies	€ 20	0.1%, Max € 340
<b>PAYMENT SERVICES</b>		
<b><u>Inward Payments in Foreign Currency</u></b>		
• Same Currency ≤ € 2.000 equivalent	€ 8	NIL
• Same Currency > € 2.000 equivalent	€ 16	NIL
• Different Currency ≤ € 2.000 equivalent	€ 8	0.1%, Min € 5, Max € 340
• Different Currency > € 2.000 equivalent	€ 16	0.1%, Min € 5, Max € 340
• Into EUR, ≤ € 2.000 equivalent	€ 8	0.1%, Min € 5, Max € 340
• Into EUR, > € 2.000 equivalent	€ 16	0.1%, Min € 5, Max € 340
<b><u>Inward Payments in EUR - Deposit into EUR a/c</u></b>		
• SEPA / SWIFT ≤ € 1.000	NIL	NIL
• SEPA / SWIFT > € 1.000 & ≤ € 5.000	€ 2	NIL
• SEPA / SWIFT > € 5.000 & ≤ € 20.000	€ 4	NIL
• SEPA / SWIFT > € 20.000 & ≤ € 50.000	€ 10	NIL
• SEPA / SWIFT > € 50.000	€ 16	NIL
<b><u>Inward Payments in EUR - Deposit into FCY a/c</u></b>		
• SEPA / SWIFT ≤ € 1.000	NIL	0.1%, Min € 5, Max € 340
• SEPA / SWIFT > € 1.000 & ≤ € 5.000	€ 2	0.1%, Min € 5, Max € 340
• SEPA / SWIFT > € 5.000 & ≤ € 20.000	€ 4	0.1%, Min € 5, Max € 340
• SEPA / SWIFT > € 20.000 & ≤ € 50.000	€ 10	0.1%, Min € 5, Max € 340
• SEPA / SWIFT > € 50.000	€ 16	0.1%, Min € 5, Max € 340
<b><u>Outward Payments in Foreign Currency</u></b>		
• Same Currency ≤ € 2.000 equivalent	€ 8	0.1%, Min € 5, Max € 340
• Same Currency > € 2.000 equivalent	€ 16	0.1%, Min € 5, Max € 340
• Different Currency ≤ € 2.000 equivalent	€ 8	0.1%, Min € 5, Max € 340
• Different Currency > € 2.000 equivalent	€ 16	0.1%, Min € 5, Max € 340
• From EUR, ≤ € 2.000 equivalent	€ 8	0.1%, Min € 5, Max € 340
• From EUR, > € 2.000 equivalent	€ 16	0.1%, Min € 5, Max € 340
<b><u>Outward Payments in EUR</u></b>		
• SEPA ≤ € 2.000	€ 5	NIL
• SEPA > € 2.000 and ≤ € 50.000	€ 10	NIL
• SEPA > € 50.000	€ 10	0.1%, Min € 5, Max € 340
• SWIFT ≤ € 2.000	€ 5	NIL
• SWIFT > € 2.000 and ≤ € 50.000	€ 10	€ 15
• SWIFT > € 50.000	€ 10	0.1%, Min € 5, Max € 340

<b>Correspondent Charges OUR</b>		
• EUR	≤ € 50.000	€ 25
• EUR	> € 50.000	€ 30
• USD		\$25
• GBP		£25
• All other currencies	≤ € 50.000	€ 25
• All other currencies	> € 50.000	€ 30
Same Day Transfer (all currencies)		Additional 0,05%, Min € 8, Max € 200
Amendment/Investigation of SWIFT message		€ 25
IBAN charge if IBAN not quoted		€ 10
Standing Orders within the Bank		NIL
Payments in Same Currency within the Bank		NIL
Payments in Different Currency within the Bank		NIL
Manual processing of payment instructions (outward and within the Bank) received in original form or via fax/email or telephone.		€ 10

**Notes:**

- For payment orders/transactions up to the amount of €10.000 (or the equivalent in another currency), the exchange rate used is the one listed on the daily exchange rates list of the Bank (system rate) made available by the Bank and/or as this is also published and/or announced on the Bank's website ([www.eurobank.com.cy](http://www.eurobank.com.cy)). For payment orders/transactions for amounts exceeding €10.000 (or the equivalent in another currency), the exchange rate used is as set in each case by the Treasury Department of the Bank (special rate).
- Exchange rate used for the value of payment orders/transactions, also applies for any commissions and charges applied for such payments.
- "Outward payments" are the payments executed to other Banks and "payments within the Bank" are the payments executed to accounts held with Eurobank Cyprus Ltd.
- Payment instructions received via telephone are acceptable only in cases of payments within the Bank a) between accounts of the same account owner and b) from personal sole accounts to personal joint accounts and vice versa or from personal joint accounts to personal joint accounts provided that the beneficiary or any one of the beneficiaries is the same and is authorized to sign the said payment instruction.

This Commissions and Charges Table is part of the Bank's General Terms Governing the Relationship between Customer-Bank and is available at any Banking Centre and the Website of the Bank ([www.eurobank.com.cy](http://www.eurobank.com.cy)). Details on interest rates and any other information related to products and services offered by the Bank can be obtained through your Customer Service Officer.