



TRANSACTION / PAYMENT

CASH TRANSACTIONS AT OUR BRANCHES

Cash deposits	0.5% min \$13.00
Cash withdrawals	0.8% min \$13.00

INCOMING PAYMENTS

In favour of a customer and for credit to an account with us	\$10.00
Value date	same date as we receive value in our correspondent account

OUTGOING PAYMENTS

STANDARD VALUE:	Payment Commission	0.10% (min. \$8.00; max.\$83.00) plus correspondents charges if applicable
	SWIFT payment	\$13.00
SAME DAY OR NEXT DAY VALUE Instructions for "same day" or "next day" value payments must be received by 15:00 Cyprus time	"Fast Track" Service*	Standard payment charges plus an additional fee of \$103.00
	<i>*Any payment in any currency with a value date earlier than spot value for the currency concerned.</i>	
	Please be advised that all outward payments transferred within the European Union should contain the following: a) Valid BIC (Bank Identification Code) b) Valid IBAN (International Bank Account Number)	\$13.00
<i>The following additional charge will be taken upfront by FBME should the above information not be included by customers when providing payment instructions. This fee covers the additional charges being levied by third-party intermediary banks.</i>		
QUERIES, CANCELLATIONS, RETURNS OR AMENDMENTS.		Minimum \$28.00 each plus an additional \$5.00 for each subsequent message there in

CALL-BACK CHARGES

In the event that the Customer does not wish to secure his/her payment instructions, the following "Call-Back" charge will be levied in accordance with the General Conditions of the Bank.	\$5.00
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CORRESPONDENTS' CHARGES

When our correspondents' Bank charges on outward payments are payable by the remitter, the following minimum amounts will be collected upfront, in addition to our outward payment charges. Additional correspondent charges may be requested by our respective agents, depending on the amount remitted at a later stage.	GBP	17.00
	EUR	26.00
	USD	21.00 (for payments within the USA)
	USD	35.00 (for payments to any other country except USA)

CHEQUES RECEIVED FOR CREDIT TO ACCOUNTS & CLEARED THROUGH A CASH LETTER SERVICE, WITH RECOURSE TO THE PAYEE

Handling Fee		\$8.00 per cheque, max. \$24.00 per transactions
Value dates:	(a) Items drawn in USD on a Bank in USA	7 days after receipt
	(b) Other currencies, provided drawn in currency of the country of the drawee bank (e.g. in Swiss Francs on a bank in Zurich)	14 working days after receipt
Cheques returned unpaid		\$18.00 each (plus correspondents' charges if applicable)



(continuation)

CHEQUES SENT FOR COLLECTION AND CREDIT AFTER FINAL PAYMENT

Collection	\$28.00 each (plus correspondents' charges if applicable)
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UNPAID STANDING ORDERS

Current Accounts	\$18.00 each
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TEST KEYS

Issued to customers	\$100.00 p.a.
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The Bank's fees and charges are quoted in United States Dollars. Where a fee or charge is levied in a currency other than the United States Dollar the applicable currency exchange rate shall be the relevant United States Dollar mid-rate for the day the charge is levied, as published by Reuters.

This tariff is effective from 23 November 2010 and is subject to change without prior notice. The charges are the minimum for each service described. The Bank reserves the right to charge additional fees for extra services or particularly complicated transactions.

This tariff is to be read and construed in conjunction with and is subject to the Bank's Banking General Conditions, and in the case of inconsistencies between them the Bank's Banking General Conditions shall prevail.

COMPLAINTS: The bank is prepared to consider any customers complaints with regard to the carrying out of cross-border credit transfer orders.

In addition, the Governor of the Central Bank of Cyprus has set up a Special Committee for the purpose of considering complaints and disputes with regard to cross-border credit transfers and ensuring compliance with the provisions of the relevant Central Bank of Cyprus's Directive. Customers may address any complaints to the above Committee in writing through the Central Bank of Cyprus.

FOR FURTHER INFORMATION REGARDING FBME TARIFFS, CONTACT:

FBME Bank ITD- Customer Service Department
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