

# COMMISSIONS & CHARGES

Applicable for accounts of Eurobank Cyprus Limited

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

This Commissions & Charges Table describes our main charges for operating your account and for services that can be offered to business and individuals by Eurobank Cyprus Limited. The Bank maintains the right to review these charges at any time.

These charges are effective from **1 July 2016**.

TYPE OF CHARGE	FEES	COMMISSION
<b>STANDARD ACCOUNT CHARGES</b>		
<b><u>Maintenance of Accounts</u></b>		
• For Individuals	€ 20 annually	
• For Legal Entities	€ 100 annually	
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	
Issue of Bank Reference - Flat	€ 25	
Certificate of Balance and Interest - Flat	€ 4	
Issue of Regular Bank Statements	NIL	
Standing Orders	NIL	
Returned Cheque	€ 20	
<b><u>Test Key Codes / Security Devices</u></b>		
• Corporate	€ 60 annually (the cost of the 1 <sup>st</sup> Security Device is included)	
• Personal	€ 40 annually (the cost of the 1 <sup>st</sup> Security Device is included)	
• Replacement of Security Device / Additional Security Device	€ 15 each	
• eBanking Security Device - Hardware	€ 15 each	
• eBanking Security Device - Software	€ 7 each	
<b><u>Safe Deposit Lockers</u></b>		
• Small	€100 + VAT annually	
• Large	€ 200 + VAT annually	
Hold Mail at the Bank -Flat	€ 60 annually	
Fax sent on customer's request	€ 0,50 per page	
Payment of Utility Bills over the counter	€ 0,85 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%	
<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

TYPE OF CHARGE	FEES	COMMISSION
<b>Purchase/Deposit of Foreign Currency Draft</b>		
• Deposit into same or different currencies	€ 20	0.1%, Max € 340
<b>PAYMENT SERVICES</b>		
<b>Inward Payments in Foreign Currency</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>Inward Payments in EUR - Deposit into EUR a/c</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>Inward Payments in EUR - Deposit into FCY a/c</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>Outward Payments in Foreign Currency</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>Outward Payments in EUR</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	
• ILS	ILS 0,125% of payment, Min ILS 115, Max ILS 450	
• 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	NIL
Payments in Different Currency within the Bank	NIL	0.1%, Max € 340

**Notes:**

1. 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).

2. Exchange rate used for the value of payment orders/transactions, also applies for any commissions and charges applied for such payments.

This Commissions & Charges Table is part of the Bank's General Terms for Customer-Bank Transactions. Details on interest rates and on prices relating to other services can be obtained from your Customer Officer.