

# TABLE OF COMMISSIONS AND CHARGES

International Business Units Customers

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# TABLE OF COMMISSIONS AND CHARGES

## 1. Loans (including Hire Purchase loans)

|                                                                                               |                     |                                                                                                                                                                                                                                             |
|-----------------------------------------------------------------------------------------------|---------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Documentation Fees                                                                            | €50                 | Fixed charge for physical persons / Small Businesses for facilities up to €20.000.                                                                                                                                                          |
|                                                                                               | €75                 | Fixed charge for physical persons / Small Businesses for facilities over €20.000.                                                                                                                                                           |
|                                                                                               | €100                | Fixed charge for Small to Medium Enterprises.                                                                                                                                                                                               |
|                                                                                               | €200                | Fixed charge for Corporate customers.                                                                                                                                                                                                       |
| Mortgage withdrawal                                                                           | €50                 | In cases of early repayment (excluding refinancing).                                                                                                                                                                                        |
| Cancellation Fees for the non-execution of approved facilities                                | 0,5%                | Maximum charge €1.000.                                                                                                                                                                                                                      |
| Commitment Fees                                                                               | 1,5%                | Quarterly, on the daily balance of the unutilised balance of the loan.                                                                                                                                                                      |
| Withdrawal of loans fee – Physical persons                                                    | €20                 | For every withdrawal.                                                                                                                                                                                                                       |
| Withdrawal of loans fee - Legal entities                                                      | €25                 | For every withdrawal.                                                                                                                                                                                                                       |
| Prepayment expenses / early repayment fees of loans that fall WITHIN the Credit Consumer Law  |                     | Within the legal framework of article 35 of the Consumer Credit Law.                                                                                                                                                                        |
| Prepayment expenses / early repayment fees of loans that fall OUTSIDE the Credit Consumer Law |                     | Compensation of the Bank for any costs, expenses, damages, losses or liabilities (including loss of profits) which may be suffered or incurred by the Bank depending on the period of the loan to be prepaid and the market interest rates. |
| Option to Purchase Fee                                                                        | €50 / CHF80 / GBP35 | For Hire Purchase loans in Euro, Swiss Francs and Sterling Pounds.                                                                                                                                                                          |
| Loan arrears                                                                                  | 2%                  | Charge of additional interest on arrears which remains in effect for as long as arrears are outstanding. Charged upon termination of account.                                                                                               |
|                                                                                               | €5                  | Each month, for the first sixty days the loan is in arrears.                                                                                                                                                                                |
|                                                                                               | €20                 | Each month, after the sixty days that the loan is in arrears.                                                                                                                                                                               |

## 2. Accounts

| Branches                                                   |                                  | 1bank            |  |
|------------------------------------------------------------|----------------------------------|------------------|--|
| Opening of new account                                     | No charge                        |                  |  |
| Maintenance fee for all Current accounts with an overdraft | Up to €3.000: €3                 | Quarterly charge |  |
|                                                            | Over €3.000 - €10.000: €5        |                  |  |
|                                                            | Over €10.000 - €100.000: €35     |                  |  |
|                                                            | Over €100.000 - €1.000.000: €200 |                  |  |
|                                                            | Over €1.000.000: €500            |                  |  |

# TABLE OF COMMISSIONS AND CHARGES

## 2. Accounts

| Branches                                                                    |          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 1 bank                                                                                                                                                                                    |
|-----------------------------------------------------------------------------|----------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Maintenance fee – Physical persons                                          | €25      | Quarterly charge                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                           |
| Maintenance fee - Legal entities                                            | €50      | Monthly charge                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                           |
| Current account unauthorised excesses (over the limit authorised)           | 2%       | Charge of additional interest on unauthorised excess balances, which remains in effect whilst the unauthorised balance is outstanding. Charged upon termination of account.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                           |
|                                                                             | €12      | For each day a debit transaction takes place on an account resulting to the creation or increase of the unauthorised excess over limit.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                           |
| Account excesses on credit accounts                                         | 2%       | Charge of additional interest on unauthorised debit balances (in addition to the maximum interest in effect for overdraft accounts).                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                           |
|                                                                             | €12      | For each day a debit transaction takes place on an account resulting to the creation or increase of the debit amount.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                           |
| Withdrawal from Notice accounts (local currency) without notice             | 2%       | Withdrawals of up to €2.000, allowed once a month, free of charge.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | <p>No charge on daily transfer limit without notice:</p> <ul style="list-style-type: none"> <li>• €500 for E-Notice accounts</li> <li>• €300 for the remaining Notice accounts</li> </ul> |
| Payment of a Fixed Deposit account with fixed interest rate before maturity |          | <p>The bank charge is calculated on the basis of the amount withdrawn and the days that remain until the maturity date of the deposits.</p> <p>The amount paid to the customer is the initial amount of deposit plus interest for the whole tenor of the deposit, reduced by an interest amount calculated for the number of days that remain until the maturity date of the deposit, by using the average of the prevailing Euribor / Libor (as the case may be) for the number of days until the maturity of the deposit plus a spread according to the tenor of the deposit:</p> <ul style="list-style-type: none"> <li>• Fixed Deposit up to 8 days: 2%</li> <li>• Fixed Deposit from 9 to 35 days: 3%</li> <li>• Fixed Deposit over 35 days: 5%</li> </ul> |                                                                                                                                                                                           |
| Statement printing and mailing cost                                         | €3 - €6  | Minimum / maximum charge for physical persons                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                                                                                                                           |
|                                                                             | €3 - €75 | Minimum / maximum charge for legal entities                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                           |

# TABLE OF COMMISSIONS AND CHARGES

## 2. Accounts

| Branches                                          |                   |                                                                                                                                                                                                                                                                             | 1 bank |
|---------------------------------------------------|-------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------|
| Dormant accounts (Notice and Savings accounts)    | Minors: No charge |                                                                                                                                                                                                                                                                             |        |
|                                                   | €5                | Quarterly charge. Only for accounts with balance less than €200.                                                                                                                                                                                                            |        |
| Sight account low activity fee - Physical persons | €10               | Monthly fee for sight accounts with two or less transactions in a given month. Fee is waived if customer monthly average balance is over €5,000. When the balance is less than €10 the account is charged with the amount which evens the balance of the account to zero.   |        |
| Sight account low activity fee - Legal entities   | €20               | Monthly fee for sight accounts with four or less transactions in a given month. Fee is waived if customer monthly average balance is over €20,000. When the balance is less than €20 the account is charged with the amount which evens the balance of the account to zero. |        |
| Closure of account                                | €200              |                                                                                                                                                                                                                                                                             |        |

## 3. Cheques

| Branches                                                       |                 |                                                                                                                                      | 1 bank    |
|----------------------------------------------------------------|-----------------|--------------------------------------------------------------------------------------------------------------------------------------|-----------|
| Cheque returned due to insufficient funds                      | €35             | Per cheque (drawer's charge).                                                                                                        |           |
| Cheque returned unpaid twice or more due to insufficient funds | €10             | Per cheque (beneficiary's charge).                                                                                                   |           |
| Return of paid cheques to drawer                               | €10 / €50       | Minimum per cheque / maximum charge for each date.                                                                                   |           |
| Stop payment request                                           | €10 / €25       | Minimum charge for each cheque / maximum charge for each request.                                                                    | No charge |
| Chequebooks                                                    | €15             | Charge for local and foreign currency accounts (USD/GBP).                                                                            | €6        |
| Chequebooks of special printing                                |                 | Charges depend on the number and colour of cheques.                                                                                  |           |
| Cheques printed on continuous paper                            | €5              | Per 100 cheques. Additional stamp duty of €0,05 is charged for every cheque. The cost of printing is not included.                   |           |
| Special Presentation of cheques                                | €20             | For each cheque that Bank of Cyprus presents to other local Banks or for every Bank of Cyprus cheque presented to other local Banks. |           |
| Issue of local Bankers Drafts                                  | 0,15%           | Minimum charge €5 / maximum charge €20.                                                                                              |           |
| Cheques cashed                                                 | 0,2% minimum €5 | Other local Bank cheques.                                                                                                            |           |
|                                                                | No charge       | Central Bank of Cyprus cheques.                                                                                                      |           |

# TABLE OF COMMISSIONS AND CHARGES

## 4. Payments and Foreign Exchange

| Branches                                                                            |                                              |                                     | 1 bank                                     |
|-------------------------------------------------------------------------------------|----------------------------------------------|-------------------------------------|--------------------------------------------|
|                                                                                     | Commission for foreign currency transactions | Commission for transactions in Euro |                                            |
| <b>4.1 Purchase of Foreign Currency Notes</b>                                       |                                              |                                     |                                            |
| Pay cash in Euro or deposit in Euro account                                         | 2% minimum €5                                | Not applicable                      |                                            |
| Deposit in same foreign currency account                                            | 0,5%                                         | Not applicable                      |                                            |
| Deposit in different foreign currency account                                       | 0,5%                                         | Not applicable                      |                                            |
| Repurchase of unutilised notes                                                      | No charge                                    | Not applicable                      |                                            |
| <b>4.2 Sale of Foreign Currency Notes</b>                                           |                                              |                                     |                                            |
| Receive Euro cash or debit Euro account / same / different foreign currency account | 1% minimum €2 / maximum €40                  | Not applicable                      | Through ATM: 0,5% minimum €1 / maximum €20 |
| <b>4.3 Purchase of Travellers Cheques</b>                                           |                                              |                                     |                                            |
| Pay cash in Euro or deposit in Euro account                                         | 1% minimum €7                                | Not applicable                      |                                            |
| Deposit in same foreign currency account                                            | No charge                                    | No charge                           |                                            |
| Deposit in different currency account                                               | 1% minimum €7                                | 1% minimum €7                       |                                            |
| Postages per travellers cheque                                                      | €1 for each travellers cheque                | €1 for each travellers cheque       |                                            |
| <b>4.4 Purchase of Foreign Cheques</b>                                              |                                              |                                     |                                            |
| Pay cash in Euro or deposit in Euro account                                         | 0,4% minimum €5 / maximum €400               | 0,5% minimum €5 / maximum €50       |                                            |
| Deposit in same foreign currency account                                            | 0,5% minimum €5 / maximum €50                | Not applicable                      |                                            |
| Deposit in different currency account                                               | 0,4% minimum €5 / maximum €400               | 0,4% minimum €5 / maximum €400      |                                            |
| Postages per cheque                                                                 | €1 each                                      | €1 each                             |                                            |
| <b>4.5 Issue of Foreign Cheque</b>                                                  |                                              |                                     |                                            |
| Receive Euro cash or debit Euro account                                             | 0,4% minimum €5 / maximum €400               | 0,15% minimum €5 / maximum €400     |                                            |
| Debit same foreign currency account                                                 | 0,15% minimum €5 / maximum €400              | Not applicable                      |                                            |
| Debit different currency account                                                    | 0,4% minimum €5 / maximum €400               | 0,4% minimum €5 / maximum €400      |                                            |

# TABLE OF COMMISSIONS AND CHARGES

## 4. Payments and Foreign Exchange

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

### 4.6 Transfers between accounts in same currency

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

### 4.7 Outward Payments \*

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

# TABLE OF COMMISSIONS AND CHARGES

## 4. Payments and Foreign Exchange

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

### 4.8 Inward Payments\*

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

### 4.9 Other Charges

|                                      |                                   |                |  |
|--------------------------------------|-----------------------------------|----------------|--|
| Representative Office Service Charge | €40                               | €40            |  |
| Forward Exchange Contracts           | 0,2% minimum €35 / maximum €1.000 |                |  |
| Transaction Investigation            | 1% minimum €30                    | 1% minimum €30 |  |

#### \* EXCHANGE COMMISSION:

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

# TABLE OF COMMISSIONS AND CHARGES

## 5. Cards

### 5.1 Commissions and Charges for Credit Cards

| Membership Fee                           | Cardholder | Additional Cardholder | Company Cardholder |
|------------------------------------------|------------|-----------------------|--------------------|
| VISA                                     |            |                       |                    |
| BUSINESS CARD                            |            |                       | €45                |
| VISA CLASSIC                             | €10        | €5                    |                    |
| VISA GOLD                                | €50        | €25                   |                    |
| VISA PLATINUM                            | €90        | €65                   |                    |
| WOMAN’S CARD CREDIT VISA (Note 1)        | €60        | €40                   |                    |
| CARD & FLY CLASSIC CREDIT VISA (Note 1)  | €26        | €18                   | €90                |
| CARD & FLY GOLD CREDIT VISA (Note 1)     | €70        | €52                   |                    |
| CARD & FLY PLATINUM CREDIT VISA (Note 1) | €140       | €90                   |                    |
| BUDGET12 / 18 / 24 /36 (Note 1)          | No charge  |                       |                    |
| AMERICAN EXPRESS                         |            |                       |                    |
| AMERICAN EXPRESS BLUE (Note 2)           | €25        | €25                   |                    |
| AMERICAN EXPRESS GREEN                   | €50        | No charge             |                    |
| AMERICAN EXPRESS GOLD                    | €85        | No charge             |                    |
| AMERICAN EXPRESS GREEN CASHBACK          | €25        | €25                   |                    |
| AMERICAN EXPRESS GOLD CASHBACK           | €60        | €60                   |                    |
| AMERICAN EXPRESS PLATINUM CASHBACK       | €90        | €90                   |                    |
| AMERICAN EXPRESS GREEN ETEK              | €40        | No charge             |                    |
| AMERICAN EXPRESS GREEN BUSINESS          |            |                       | €68                |
| AMERICAN EXPRESS GOLD BUSINESS           |            |                       | €90                |
| AMERICAN EXPRESS GOLD BUSINESS CASHBACK  |            |                       | €60                |
| MASTERCARD                               |            |                       |                    |
| MASTERCARD BLUE                          | €15        | €15                   |                    |
| MASTERCARD CLASSIC                       | €20        | €20                   |                    |
| MASTERCARD GOLD                          | €50        | €25                   |                    |
| FOOTBALL CLUB CARDS                      |            |                       |                    |
| AEL VISA                                 | €25        | €25                   | €25                |
| APOLLON VISA                             | €25        | €25                   | €25                |
| OMONOIA VISA                             | €25        | €25                   | €25                |
| AEK VISA                                 | €25        | €25                   | €25                |



# TABLE OF COMMISSIONS AND CHARGES

## 5.1 Commissions and Charges for Credit Cards

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

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

## 5.2 Commissions and Charges for Debit Cards

| Membership Fee   | Cardholder | Additional Cardholder | Company Cardholder |
|------------------|------------|-----------------------|--------------------|
| <b>VISA</b>      |            |                       |                    |
| <b>EURO</b>      |            |                       |                    |
| BUSINESS CARD    |            |                       | €25                |
| VISA ELECTRON    | €5         | €5                    |                    |
| VISA CLASSIC     | €5         | €5                    |                    |
| VISA GOLD        | €50        | €25                   |                    |
| VISA PLATINUM    | €90        | €65                   |                    |
| YOUTH CARD 18-25 | No charge  |                       |                    |
| STUDENT CARD     | No charge  |                       |                    |

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## 5.2 Commissions and Charges for Debit Cards

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

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## 5.2 Commissions and Charges for Debit Cards

|                                                       |                       |
|-------------------------------------------------------|-----------------------|
| ATM withdrawal fees except Euro and SEK: (Note 2)     | 3,33% minimum amount: |
|                                                       | EUR 5                 |
|                                                       | USD 7                 |
|                                                       | STG 5                 |
|                                                       | SEK 60                |
| Administration fees for non-EURO and SEK transactions | 3%                    |

### NOTES:

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

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

## 5.3 Commissions and Charges for Other Card Products

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

### Service Charges and Administration Fees

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

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

# TABLE OF COMMISSIONS AND CHARGES

## 6. Trade Finance Services

### 6.1 Bills for Collection

#### 6.1.1 Incoming and Outgoing Collections

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

#### 6.1.2 Incoming Cheques

|                         |       |                            |
|-------------------------|-------|----------------------------|
| Transaction fees        | €40   |                            |
| Amendment fees          | €30   |                            |
| Handling commission     | 0,25% | Minimum €10 / maximum €500 |
| Return of unpaid cheque | €30   | Per cheque                 |

#### 6.1.3 Outgoing Cheques

|                     |       |                            |
|---------------------|-------|----------------------------|
| Transaction fees    | €40   |                            |
| Collection fees     | €20   |                            |
| Amendment fees      | €30   |                            |
| Handling commission | 0,25% | Minimum €10 / maximum €500 |

## 6.2 Letters of Credit

### 6.2.1 Import Letters of Credit

|                                                       |                |                                                             |
|-------------------------------------------------------|----------------|-------------------------------------------------------------|
| Transaction fees                                      | €40            |                                                             |
| Opening commission / Extension – without Confirmation | 0,2%           | Monthly charge, minimum period 3 months, minimum amount €50 |
| Opening commission / Extension - Confirmed            | 0,125% - 0,42% | Monthly charge, minimum period 3 months, minimum amount €50 |
| Amendment fees                                        | €30            |                                                             |
| Handling commission                                   | 0,25%          | Minimum €10 / maximum €1.000                                |
| Acceptance commission                                 | 0,2%           | Monthly charge, minimum period 3 months, minimum amount €50 |
| Discrepancy fees                                      | €100           |                                                             |

# TABLE OF COMMISSIONS AND CHARGES

## 6. Trade Finance Services

### 6.2 Letters Of Credit

#### 6.2.1 Import Letters of Credit

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

#### 6.2.2 Export Letters of Credit

|                                               |       |                                                                                                                          |
|-----------------------------------------------|-------|--------------------------------------------------------------------------------------------------------------------------|
| Transaction fees                              | €40   |                                                                                                                          |
| Advising commission                           | 0,05% | Minimum €50 / maximum €200                                                                                               |
| Confirmation commission                       | 0,2%  | Monthly charge, minimum period 3 months, minimum amount €100. Differentiation on debit according to country / Bank risk. |
| Acceptance commission (for Confirmed Credits) | 0,2%  | Monthly charge, minimum period 3 months, minimum amount €100. Differentiation on debit according to country / Bank risk. |
| Amendment fees                                | €30   |                                                                                                                          |
| Handling commission                           | 0,25% | Minimum €10 / maximum €1.000                                                                                             |
| Payment / execution commission                | 0,25% | Minimum €50 / maximum €150                                                                                               |
| Discrepancy fees                              | €100  |                                                                                                                          |
| Pre-checking of documents                     | €50   | Minimum amount                                                                                                           |
| Assignment of proceeds                        | €50   |                                                                                                                          |

#### 6.2.3 Transferable Letters of Credit

|                                 |      |                                                              |
|---------------------------------|------|--------------------------------------------------------------|
| Transaction fees                | €40  |                                                              |
| Transfer / extension commission | 0,1% | Monthly charge, minimum period 3 months, minimum amount €100 |
| Amendment fees                  | €30  |                                                              |
| Payment / reimbursement fees    | €100 | For payments via SWIFT transfer (includes SWIFT messages).   |

### 6.3 Letters of Guarantee

#### 6.3.1 Letters of Guarantee - Local

|                                  |           |                                                                                               |
|----------------------------------|-----------|-----------------------------------------------------------------------------------------------|
| Transaction fees                 | €40       | Does not apply for Letters of Guarantee in favour of Civil Registry and Migration Department. |
| Issuance / Extension commission: |           | Per annum. Monthly charge, minimum period 3 months, minimum amount €25                        |
| Tender Guarantee                 | 1% - 1,5% |                                                                                               |
| Performance Guarantee            | 1% - 1,5% |                                                                                               |

# TABLE OF COMMISSIONS AND CHARGES

## 6. Trade Finance Services

### 6.3 Letters of Guarantee

#### 6.3.1 Letters of Guarantee - Local

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

#### 6.3.2 Foreign Incoming Guarantees - Advised Guarantees (without any responsibility)

|                   |     |  |
|-------------------|-----|--|
| Advise commission | €50 |  |
| Amendment fees    | €30 |  |

#### 6.3.3 Foreign Incoming Guarantees - Counter Guarantees (with the counter guarantee of our correspondents)

|                     |      |                                                                                                                |
|---------------------|------|----------------------------------------------------------------------------------------------------------------|
| Transaction fees    | €40  |                                                                                                                |
| Issuance commission | 0,2% | Minimum percentage per quarter. Minimum amount €35. Differentiation on debit according to country / Bank risk. |
| Amendment fees      | €30  |                                                                                                                |

#### 6.3.4 Foreign Outgoing Guarantees / Standby Letters of Credit

|                                 |               |                                                                                             |
|---------------------------------|---------------|---------------------------------------------------------------------------------------------|
| Transaction fees                | €40           |                                                                                             |
| Issuance / Extension commission | 0,25% - 1,25% | Per quarter. Monthly debit for every additional month, minimum 3 months, minimum amount €25 |
| Amendment fees                  | €30           |                                                                                             |

#### 6.3.5 Letters of Guarantee - Other Debits

|                     |       |                                                                       |
|---------------------|-------|-----------------------------------------------------------------------|
| Handling commission | 0,25% | Minimum €10 / maximum €500, for payment of claims via SWIFT transfer. |
| Claim fee           | €100  |                                                                       |

### 6.4 Shipping Guarantees / Letters of Undertaking (for Letters of Credit and Bills for Collection)

|                     |     |  |
|---------------------|-----|--|
| Issuance commission | €50 |  |
|---------------------|-----|--|

### 6.5 Deposit of Goods into Bonded Warehouse / Withdrawal

|                                |     |  |
|--------------------------------|-----|--|
| Commission of deposit of goods | €50 |  |
|--------------------------------|-----|--|

## TABLE OF COMMISSIONS AND CHARGES

### 6. Trade Finance Services

#### 6.5 Deposit of Goods into Bonded Warehouse / Withdrawal

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

#### 6.6 Other Commissions & Charges

|                                   |            |                                                                                                                 |
|-----------------------------------|------------|-----------------------------------------------------------------------------------------------------------------|
| Exchange commission               | 0,4%       | Minimum €5 / maximum €400. Collected whenever there is conversion of currency and replaces Handling Commission. |
| Investigation fees                | €15        |                                                                                                                 |
| Evaluation of complicated cases   | €50 - €250 |                                                                                                                 |
| Cancellation commission           | €20        | For cancellation before or after issuance.                                                                      |
| Courier charges abroad / local    | €35 / €10  |                                                                                                                 |
| Postages - abroad                 | €10        | For registered mail.                                                                                            |
| Commission for transfer / payment | €35        | Does not apply for payments via SWIFT transfer under Import Letter of Credit and Transferable Letter of Credit. |
| SWIFT charges                     | €15        |                                                                                                                 |

# TABLE OF COMMISSIONS AND CHARGES

## 7. Other Services Rendered

| Branches                                                            |               |                                                              | 1bank     |
|---------------------------------------------------------------------|---------------|--------------------------------------------------------------|-----------|
| Standing order                                                      | €10           | Opening / modification.                                      | No charge |
| Standing order execution                                            | No charge     | Transfers to other Bank of Cyprus customers.                 |           |
|                                                                     | €3            | Transfers to other Banks (within SEPA zone).                 |           |
|                                                                     | €5            | Non execution due to insufficient funds.                     |           |
| SEPA Direct Debit                                                   | €1            | Non execution due to insufficient funds.                     |           |
| Charge for non-automated payrolls                                   | €3            | Minimum charge per employee / maximum charge €500.           | No charge |
| Filing of statements and correspondence at the Bank                 | €200          | Annual charge for physical persons.                          |           |
|                                                                     | €300          | Annual charge for legal entities.                            |           |
| Copy of account statement                                           | €5            | For each period statement (irrespective of number of pages). | No charge |
| Printing of a temporary account statement                           | €2            |                                                              | No charge |
| Copies of vouchers, cheques, etc.                                   | €10           | Charge for each date requested.                              | No charge |
| Interest and Balance Certificate per customer, at Auditors' request | €60           | Annual charge for legal entities.                            |           |
|                                                                     | €20           | Annual charge for physical persons.                          |           |
|                                                                     | €30           | Additional charge for other extra information.               |           |
| Interest/ Balance Certificate for a specific account                | €5            | Minimum annual charge per account.                           | No charge |
| Other certificates                                                  | €5            | Minimum charge.                                              |           |
| Bank reference letter                                               | €35           |                                                              |           |
| Utility Bill payment over the counter                               | €2            |                                                              | No charge |
| Exchange / deposit / withdrawal of coins                            | 1% minimum €5 | For over €35 in coins.                                       |           |
| Mandate preparation                                                 | €10           |                                                              |           |
| Security codes                                                      | No charge     |                                                              |           |
| File update / review fee                                            | Minimum €100  | For legal entities only.                                     |           |

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