

# **COMMISSIONS AND CHARGES TABLE**

## **International Business Units Customers**

Effective as from 16/1/2017

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1. ACCOUNTS		
Description of Commissions & Charges	Traditional Channels	E-Banking
Maintenance Fees for current accounts with limits (Overdraft)	Physical Persons: €50 annual charge per customer Legal Persons: €100 annual charge per customer	
Maintenance Fees for current accounts* without limits (without Overdraft)	Physical Persons €20 per quarter Legal Entities €50 per quarter	
Statement printing and mailing cost for Current accounts	€5 per statement e-statement: Free of charge	
Statement printing and mailing cost for Loan accounts	€5 per statement	
Issue of statements at customer's request: - Active accounts - Closed/Terminated accounts:	€5 per statement €5-€50 per statement	
Account excesses - Special Approval Required	€10 per transaction	
Current account* 'no activity' fee - Physical persons  (Charge for current accounts* with no transactions in a consecutive period of 6 months or longer)	€50 every six months  -If customer monthly average balance is greater than €5.000, this fee is waived. -When the balance is less than €10, the account is charged with the amount which brings the balance of the account to zero.	
Current account* 'no activity' fee - Legal persons  (Charge for current accounts* with no transactions in a consecutive period of 6 months or longer)	€100 every six months  -If customer monthly average balance is greater than €20.000, this fee is waived. -When the balance is less than €20, the account is charged with the amount which brings the balance of the account to zero.	
Closure of account	€ 200	

\* This charge does not include certain accounts which are solely used for the creation/renewal of fixed deposits.

<b>2. CHEQUES</b>		
<b>Description of Commissions &amp; Charges</b>	<b>Traditional Channels</b>	<b>E-Banking</b>
Cheques Cashed (excluding CDB cheques) - see item 3.4. for additional exchange commission for currency conversions	0,15% on the cheque amount, min €5 per cheque	
Chequebooks	€12 per chequebook	€8 per chequebook
Chequebooks of special printing	Charges depend on the work involved	
Cheques printed on continuous paper	€5 per 100 cheques  Additional stamp duty €0,05 for every cheque is charged. The cost of printing is not included.	
Stop payment of cheques	€10 per cheque, max €20 for each request	
Cancellation of stop payment of cheques	€10 per cheque, max €20 for each request	
Cheque returned unpaid through Clearing or over the counter (Drawer's charge)	€35 per cheque - if returned due to insufficient funds €10 per cheque - if returned due to other reasons	
Cheque returned unpaid twice or more due to insufficient funds (Charged on beneficiary)	€10 per cheque	
Return of scanned copies of paid cheques to the drawer (customer)	€10 per cheque max €50 (per date-scanned cheques only)	No charge through e-Banking
Payment of held cheques (excluding foreign currency accounts)	€10 per cheque	
Special presentation of cheques (For each cheque that cdbbank presents to other local Banks or for every cdbbank cheque presented to other local Banks)	€ 20	
Issue of Bankers' Draft - see item 3.4. for additional exchange commission for currency conversions	0,15%, min charge €5 max charge €15	

<b>3. PAYMENTS (including Transfer Orders and Cash Transactions) AND FOREIGN EXCHANGE</b>		
<b>(see item 3.4. for additional exchange commission for currency conversions )</b>		
<b>Description of Commissions &amp; Charges</b>	<b>Traditional Channels</b>	<b>E-Banking</b>
<b>3.1. OUTWARD PAYMENT ORDERS IN EURO AND FOREIGN CURRENCY</b>		
Payment in Euro for amounts up to €50.000 within Cyprus and SEPA zone(EU/EEA countries), for payments that satisfy the SEPA requirements. - see item 3.4. for additional exchange commission for currency conversions	Processing fee Up to €5.000: €6 over €5.000 up to €50.000: €12	
-Payment in Euro for amounts over €50.000 if within Cyprus and EU/EEA countries, or for any amount outside Cyprus and EU/EEA countries -Payment in Foreign Currencies for any amount and any destination  - see item 3.4. for additional exchange commission for currency conversions	Transfer commission 0,20% min €5 max €400 + Processing fee €20	Transfer commission 0,15% min €5 max €250 + Processing fee €10
Correspondent's charges collected from the applicant (for payments with charges 'OUR') - includes non-PSD regulated payments	Up to €12.500: €20 over €12,500 up to €50.000: €30 over €50,000: €50  PLUS: additional charge of €20 for transfers in USD	
SWIFT transfers with same day/next day value	Additionally: 0,05% min €20 max €200	
Missing Beneficiary's IBAN/BIC	€ 25	
Discrepancy charge (ie. correction/modification of SWIFT, discrepancies, recoveries, revocation of customer instructions)	€ 50	
Refusal of payment order	€ 3	
Fax/e-mail advice	€ 4	
Payments within the Bank, for same customer and same currency	Free of charge	Free of charge
Payments within the Bank, for same currency but different customer	€ 5	Free of charge
<b>3.2. INWARD PAYMENT ORDERS IN EURO AND FOREIGN CURRENCY</b>		
Deposit to Euro account through SEPA (EU/EEA countries) - see item 3.4. for additional exchange commission for currency conversions	Processing fee Up to €10.000: No charge over €10.000 up to €50.000: €4 over €50.000: €20	
Deposit to Euro account - see item 3.4. for additional exchange commission for currency conversions	Processing fee Up to €10.000: €5 over €10.000 up to €50.000: €10 over €50.000: €30	
Discrepancy charge	€ 50	

<b>3.3. NOTES IN EURO OR IN FOREIGN CURRENCY</b>		
Cash withdrawal - from Euro account (No conversion)	Up to €20.000: Free of charge over €20.000: 0,2%	
Cash withdrawal - from foreign currency account (No conversion)	0,5%, min €5	
Cash Deposit	Free of charge	
Purchase / Deposit of foreign currency notes (deposit to same or different currency account)	0.5%	
Sale of foreign currency notes (from Branch) - see item 3.4. for additional exchange commission for currency conversions	Handling Fee: 0,5%, min €5	

<b>3.4. EXCHANGE COMMISSION</b>	
Exchange commission is charged whenever there is a conversion (relating to outward/inward payments or to other services) between two different currencies (including Euro)	All currencies 0,4%, min €5 / max €400

<b>3.5. FORWARD FX CONTRACTS</b>	
Forward Exchange Contracts	All currencies 0,15% min €30 / max €1.000

4. CREDIT FACILITIES		
Description of Commissions & Charges	Traditional Channels	E-Banking
Arrangement fees/Study fees (Applies to all new applications and is paid once)	On a case by case basis up to 1,5% as per terms of contract	
Management fees (Applies to renewals & Revision of existing Facilities)	On a case-by-case basis up to 1,5% as per terms of contract	
Documentation fees (paid once)	€ 200	
Valuation fees	On a case by case basis, minimum €100	
Interest on overdraft excesses and Loan Arrears	2% additional interest rate on the amount in excess / in arrears	
Fees on Loan Arrears	€5 per month for the first 60 days and €20 per month thereafter	
Cancellation fee of approved facility, subject to the right of withdrawal	0,5% max €1.000	
Notifications/Letters/Notices regarding Loan Arrears/Overdraft Excess/Default/Termination	€5 per letter	
Letter of consent (Waivers etc)	€15 per letter	
Early repayment / settlement fee for credit facilities that DO NOT fall within the Credit Consumer Law	As per terms of the contract	
Early repayment / settlement fee for credit facilities that fall WITHIN the Credit Consumer Law	Subject to the provisions of article 35 of the Credit Consumer Law	
Disbursement fee	€25 per withdrawal	
Commitment fees	Up to 1% on the unutilised amount	
Bank Charges for Registration/Amendment/Release of Mortgages	min €50	
Search for Individuals and Businesses	€20 to €80 at the discretion of the Bank (Depending on the cost/work involved)	

5. E-BANKING		
Description of Commissions & Charges	Traditional Channels	E-Banking
Hard Token	€10 + VAT	
Soft Token	Free of charge	
Re-issue of e-Banking activation PIN (OTP)	€ 10	

6. OTHER SERVICES		
Description of Commissions & Charges	Traditional Channels	E-Banking

6.1. CERTIFICATES		
Certificates of balance and interest	€5 per certificate	Free of charge (once implemented)
Other certificates	Depending on the work involved: min €5	
Auditors Certificate	Physical Persons: €20 per certificate Legal Persons: €55 per certificate €30 per certificate for additional information	
Bank Reference Letter	€35 upon issuing	
Financial information to Trustees/Administrators/Executors about their customers	min €40 each	

6.2. OTHER		
Coin counting at the counters (excluding coin counting at the automated machines)	For amounts up to €50: Free of charge For amounts over €50: 1%, min €5 per counting	
Transaction investigation (including SWIFT/SEPA transactions investigation)	1% min €30	
Mail returned to the bank due to incorrect customer address	€4 for each envelope	
Filing of statements or correspondence kept at the at the Bank per customer's request	For International Business customers: €200 annually per customer	
Copies of vouchers, cheques etc.	€5 per date for the last 12 months and €30 per date for periods preceding the last 12 months	
Copies of documents at customer's request (e.g. guarantee)	€20 per document	
Fax/e-mail sent on customer's request	€4 per message	
Re-issue of Cash Card	€ 10	
Cash Card PIN Regeneration	€ 10	
Test Keys	Individuals: €60 p.a Companies: €90 p.a	
Re-issue of Test Key codes	Individuals: €20 Companies: €30	
Safe Deposit Lockers	Small size €80 + VAT per year Medium size €100 + VAT per year Large size €120 + VAT per year Customer visits: Free of charge	
Courrier Charges	Domestic: €10 Abroad: €40	
File update/Review fees	Individuals: Free of charge Legal Entities: min €100 (the charge depends on the amount of work involved)	

**Note: Additional information for specialised banking activities can be provided, upon request, by any Branch/Unit of cdbbank.**