



Our Vision:



To be the Bank of first choice in the region of New Europe while operating with a sense of responsibility towards our customers, shareholders and society.

COMMISSIONS & CHARGES

Applicable for accounts of Eurobank EFG Cyprus Limited

- **Standard Account Charges**
- **Payment Services**
- **Cash Transactions**
- **Bank Drafts**

IMPORTANT NOTICE

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

These charges are effective **from 3 February 2012**.

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

EUROBANK EFG CYPRUS LIMITED

Registr. No. 217050
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P.O.Box 27236, 1643 Nicosia, Cyprus

Type of Charges

• Standard Account Charges

	Fees
Maintenance of Accounts (ledger fees)	NIL
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
<u>Test Key Codes</u>	
Corporate	€ 40 annually
Personal	€ 20 annually

Safe Deposit Lockers

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

• Cash Transactions

Withdrawal of EUR Banknotes from EUR Account

	Fees
Up to €10,000	NIL
Over €10,000	0.1%

Sale of Foreign Currency Notes

Debit same currency, < €2,000 equivalent	NIL
Debit same currency, > €2,000 equivalent	0.4%, min € 3
Debit other currency	0.4%, min € 3

Purchase of Foreign Currency Notes

Deposit to same or different currencies < €2,000equiv.	NIL
Deposit to same or different currencies > €2,000equiv.	0.4%, min € 3

• Bank Drafts & Eurobank Cheques

Encashment of EUR Local Drafts & Eurobank Cheques

	Fees	Commission
Up to €10,000	NIL	
Over €10,000	0.1%	

Issue of Foreign Currency Drafts

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	€ 0	0.1%, max € 340

Issue of EUR Drafts

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

Purchase/Deposit of Foreign Currency Draft

Deposit into same or different currencies	€ 20	0.1%, max € 340
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Type of Charges

• Payment Services

Inward Payments in Foreign Currency

	Fees	Commission
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

Inward Payments in EUR – Deposit into EUR a/c

SEPA < € 50,000	NIL	NIL
SEPA > € 50,000	€ 16	NIL
SWIFT < € 2,000	€ 8	NIL
SWIFT > € 2,000	€ 16	NIL

Outward Payments in Foreign Currency

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

Outward Payments in EUR

JCC Transfer < € 2,000	€ 5	NIL
JCC Transfer > € 2,000 and < € 50,000	€ 10	NIL
SEPA < € 2,000	€ 5	NIL
SEPA > € 2,000 and < € 50,000	€ 10	NIL
SWIFT < € 2,000	€ 5	NIL
SWIFT > € 2,000 and < € 50,000	€ 10	€ 15
SWIFT > € 50,000	€ 10	0.1%, min € 5, max € 340

Correspondent Charges OUR

Same Day Transfer (all currencies)	€ 15 / \$ 20 / £ 12	Additional 0.05%, min € 8, max € 200
Amendment/Investigation of SWIFT message	€ 20	
IBAN charge if IBAN not quoted	€ 10	
Standing Orders within the Bank	NIL	

Payments in Same Currency within the Bank

Same Customer	NIL	NIL
Third Party	€ 5	NIL

Payments in Different Currency within the Bank

Same Customer	NIL	0.1%, max € 340
Third Party	€ 5	0.1%, max € 340

Note: 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.eurobankefg.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).