



**Name of the account provider: EUROBANK CYPRUS LTD**

**Account name: Current Account WITHOUT limit**

**Date: 31/10/2022**

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account which are not listed here. Full information is available in the “Commissions & Charges” table, which is available in the Banking Centers and on the Bank's website [www.eurobank.com.cy](http://www.eurobank.com.cy).
- A glossary of the terms used in this document is available free of charge.

Service	Fee
<b>General account services</b>	
<b>Maintaining the account</b>	Quarterly charge for International Business customers (per account owner) <b>€25</b>
	<b>Total Annual Charge €100</b>
	Quarterly charge for other customers (per account owner) <b>€0</b>
	<b>Total Annual Charge €0</b>
<b>Payments (excluding cards)</b>	
<b>Credit transfer SEPA</b>	≤ €2.000
	Commission <b>€0</b>
	Charge <b>€5</b>
	> €2.000 and ≤ €50.000
	Commission <b>€0</b>
	Charge <b>€10</b>
	> €50.000
	Commission <b>0,1% max €340</b>
Charge <b>€10</b>	

<b>Credit transfer NON SEPA</b>	<b>Outward Payments in EUR</b>		
	SWIFT ≤ €2.000		
	Commission	€0	
	Charge	€5	
	SWIFT > €2.000 and ≤ €50.000		
	Commission	€15	
	Charge	€10	
	SWIFT > €50.000		
	Commission	0,1% max €340	
	Charge	€10	
	<b>Outward Payments in Foreign Currency (other than Euro)</b>		
	SWIFT ≤ €2.000 equivalent		
	Commission	0,1% min €5, max €340	
	Charge	€8	
	SWIFT > €2.000 equivalent		
	Commission	0,1% min €5, max €340	
	Charge	€16	
	<b>Standing order</b>	Charge	€0
	<b>Direct debit</b>	Charge	€0
	<b>Cards and cash</b>		
<b>Providing a debit card</b>	<b>Accounts in Euro</b>		
	Primary Debit Card Annual Subscription	€20	
	Secondary Debit Card Annual Subscription	€10	
	Debit Card Renewal	€0	
	<b>Accounts in US Dollars</b>		
	Primary Debit Card Annual Subscription	\$30	
	Secondary Debit Card Annual Subscription	\$15	
Debit Card Renewal	\$0		

<b>Providing a credit card</b>	Service not available (see “Fee Information Document – Credit Card”)																				
<b>Cash withdrawal</b>	<p><b>Over the counter/ Banking Center</b></p> <p>EUR banknotes</p> <table data-bbox="981 510 1359 600"> <tr> <td>Up to €5.000*</td> <td><b>€0</b></td> </tr> <tr> <td>Over €5.000</td> <td><b>0,1%</b></td> </tr> </table> <p>* For total withdrawals over €10.000 within a calendar month, there is a charge of 0,1% on the amount exceeding €10.000, with a minimum charge of €5</p> <p>Banknotes in currency other than EUR</p> <table data-bbox="853 945 1359 1086"> <tr> <td>Up to €2.000 equivalent</td> <td><b>€0</b></td> </tr> <tr> <td>Over €2.000 equivalent</td> <td><b>0,4%</b></td> </tr> </table> <p>Coins</p> <table data-bbox="1018 1249 1359 1339"> <tr> <td>Up to €100</td> <td><b>€0</b></td> </tr> <tr> <td>Over €100</td> <td><b>1% min €3</b></td> </tr> </table> <p><b>From Debit Card</b></p> <p><b>Accounts in Euro</b></p> <table data-bbox="753 1505 1359 1662"> <tr> <td>Cash Withdrawal from ATMs of Bank of Cyprus/ JCC in Cyprus</td> <td><b>€0</b></td> </tr> <tr> <td>Cash Withdrawal from ATMs of all other Banks in Cyprus and abroad</td> <td><b>€4</b></td> </tr> </table> <p><b>Accounts in US Dollars</b></p> <table data-bbox="715 1774 1359 1930"> <tr> <td>Cash Withdrawal from ATMs of Bank of Cyprus/ JCC in Cyprus</td> <td><b>\$0</b></td> </tr> <tr> <td>Cash Withdrawal from ATMs of all other Banks in Cyprus and abroad</td> <td><b>\$5</b></td> </tr> </table>	Up to €5.000*	<b>€0</b>	Over €5.000	<b>0,1%</b>	Up to €2.000 equivalent	<b>€0</b>	Over €2.000 equivalent	<b>0,4%</b>	Up to €100	<b>€0</b>	Over €100	<b>1% min €3</b>	Cash Withdrawal from ATMs of Bank of Cyprus/ JCC in Cyprus	<b>€0</b>	Cash Withdrawal from ATMs of all other Banks in Cyprus and abroad	<b>€4</b>	Cash Withdrawal from ATMs of Bank of Cyprus/ JCC in Cyprus	<b>\$0</b>	Cash Withdrawal from ATMs of all other Banks in Cyprus and abroad	<b>\$5</b>
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<b>Overdrafts and related services</b>		
<b>Overdraft</b>	Service not available	
<b>Overrunning</b>	Charge, excluding the debit interest rate for the amount and the duration of the excess	<b>€0</b>
<b>Other services</b>		
<b>Provision of a cheque book</b>	Charge	<b>€25</b>
<b>Return cheque due to inadequate balance</b>	Charge	<b>€30</b>
<b>Currency exchange services</b>	Sale of Foreign Currency Notes	<b>0,4%</b>
	Debit Card - Handling fee on transactions in foreign currency	<b>2,80%</b>
<b>Copy of statement</b>	Via Digital Banking	<b>€0</b>
	At the Baniking Centre	<b>€3 per page, max €10</b>

Note: In cases where a fee / charge appears in a different currency than the currency of the account, then the amount of the charge will be converted into the account currency on the actual debit date.

## **Glossary of the terms and definitions used in the Fee Information Document**

<b><u>A/A</u></b>	<b><u>TERM</u></b>	<b><u>DEFINITION</u></b>
1.	Maintaining the account	The account provider operates the account for use by the customer.
2.	Providing a debit card	The account provider provides a payment card linked to the customer's account. The amount of each transaction made using the card is taken directly and in full from the customer's account.

3.	Providing a credit card	The account provider provides a payment card linked to the customer's payment account. The total amount of the transactions made using the card during an agreed period is taken either in full or in part from the customer's payment account on an agreed date. A credit agreement between the provider and the customer determines whether interest will be charged to the customer for the borrowing.
4.	Cash withdrawal	The customer takes cash out of the customer's account.
5.	Provision of a cheque book	Issuance of a cheque book for payments by charging the customer's account.
6.	Credit transfer SEPA	The account provider transfers money, on the instruction of the customer, from the customer's account to another account, through SEPA.
7.	Credit transfer NON SEPA	The account provider transfers money, on the instruction of the customer, from the customer's account to another account, through a channel other than SEPA.
8.	Standing order	The account provider makes regular transfers, on the instruction of the customer, of a fixed amount of money from the customer's account to another account.
9.	Direct debit	The customer permits someone else (recipient) to instruct the account provider to transfer money from the customer's account to that recipient. The account provider then transfers money to the recipient on a date or dates agreed by the customer and the recipient. The amount may vary.
10.	Return cheque due to inadequate balance	Decline the payment of a cheque due to an insufficient balance of the account to be charged.
11.	Currency exchange services	Conversion of the currency of the account into the currency of the transfer/ withdrawal.
12.	Overdraft	The account provider and the customer agree in advance that the customer may borrow money when there is no money left in the account. The agreement determines a maximum amount that can be borrowed, and whether fees and interest will be charged to the customer.
13.	Overrunning	A tacitly accepted overdraft whereby a payment service provider makes available to a customer funds which exceed the current balance in the customer's payment account or the agreed overdraft facility.
14.	Copy of statement	Reissuance of an account statement.