



Name of the account provider: EUROBANK CYPRUS LTD

Account name: Payments Account with Basic Features

Date: 11/04/2022

- 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.
- A glossary of the terms used in this document is available free of charge.

Service	Fee
General account services	
Maintaining the account	Quarterly charge €5
	Total Annual Charge €20
Payments (excluding cards)	
Credit transfer SEPA	≤ €2.000 Commission Charge €0 €5
	> €2.000 and ≤ €50.000 Commission Charge €0 €10
	> €50.000 Commission 0,1% Max €340 Charge €10
	Credit transfer NON SEPA
	Outward Payments in EUR
	SWIFT ≤ €2.000 Commission Charge €0 €5
	SWIFT > €2.000 and ≤ €50.000 Commission Charge €15 €10

	Banknotes in currency other than EUR	Up to €2.000 equivalent Over €2.000 equivalent	€0 0,4%
	Coins	Up to €100 Over €100	€0 1% min €3
	From Debit Card Accounts in Euro		
	Cash Withdrawal from ATMs within EU		€0
	Cash Withdrawal from ATMs outside EU		€4
Overdrafts and related services			
Overdraft	Service not available		
Overrunning	Charge, excluding the debit interest rate for the amount and the duration of the excess		€0
Other services			
Provision of a cheque book	Service not available		
Return cheque due to inadequate balance	Service not available		
Currency exchange services	Sale of Foreign Currency Notes		0,4%
	Debit Card - Handling fee on transactions in foreign currency		2,80%
Copy of statement	Charge		€0

According to the Decree No. 488 of the Minister of Finance, there is a maximum annual charge limit of €36, excluding payment transactions involving credit transfers in excess of €5.000 per transaction, for the following services:

- (a) services enabling all the operations required for the opening, operating and closing of a payments account;
- (b) services enabling funds to be placed in a payments account;

(c) services which enable cash withdrawals **within the European Union**;

(d) the execution of the following payment transactions **within the European Union**:

- i. direct debits;
- ii. payment transactions via a payments card;
- iii. credit transfers, including standing orders, carried out either at the Banking Centre or online banking.

It is clarified that for all other services, not mentioned herein-above, the charges mentioned in the Fee Information Document – Payments Account with Basic Features apply, without being included in the annual limit of €36 (such as, i.e. annual subscription of additional Debit Card, foreign exchange services, credit transfers outside the European Union, credit transfers in excess of €5.000 per transaction).

Additionally, according to Decree No. 489 of the Minister of Finance, when the total amount of the following payment transactions **within the European Union** exceeds 100 transactions within one year, then the normal charges will apply (as stated in the Fee Information Document – Payments Account with Basic Features), without the maximum annual charge of €36:

1. direct debits,
2. credit transfers, including standing orders, carried out either at the Banking Centre or online banking.

It is also noted that in the case of a Basic Payments Account owner who is recipient of Minimum Guaranteed Income (MGI), zero fees are set for the above services and, therefore, the maximum annual fee of €36 does NOT apply. It is provided, however, that for services not falling within €36 threshold, charges will be settled as normally (i.e. annual subscription of additional Debit Card, credit transfers outside the European Union, credit transfers in excess of €5.000 per transaction, or credit transfers within the European Union amounting to less than €5.000 per transaction when a total of 100 such transactions have already been carried out within the year).

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

<u>A/A</u>	<u>TERM</u>	<u>DEFINITION</u>
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.