
U-BANKING

SPECIAL COMMISSIONS & CHARGES

These charges are effective from **12 April 2021**

This U-Banking Special Commissions and Charges Table applies exclusively to customers of Eurobank Cyprus Ltd (the “Bank”) that are members of the U-Banking service and forms part of the General Terms Governing the Relationship between Customer – Bank (the “General Terms”). It is available at any Banking Centre of the Bank and on the website of the Bank (www.eurobank.com.cy).

The Bank reserves the right at its discretion to revise the U-Banking Special Commissions and Charges Table in accordance with the General Terms and subject to the applicable legal framework.

Please note that for services and/or fees not mentioned in this document, the Table of Commissions and Charges and/or the Card Charges, Commissions & Interest Table of the Bank, as issued from time to time, will apply (as applicable).

Details on interest rates and any other information related to the products and services offered by the Bank can be obtained through your responsible officer.

1. Banking Services

DESCRIPTION	CHARGE		COMMISSION
	Standard	U-BANKING	
PAYMENT SERVICES (Notes 1 and 2)			
Inward Payment in Foreign Currencies (other than Euro)			
• In same currency account \leq € 2.000 equivalent	€ 8	€ 6	NIL
• In same currency account $>$ € 2.000 equivalent	€ 16	€ 12	
• In different currency account \leq € 2.000 equivalent	€ 8	€ 6	0.1%, Min € 5, Max € 340
• In different currency account $>$ € 2.000 equivalent	€ 16	€ 12	
Inward Payment (SEPA / SWIFT) in Euro and Deposit in Euro Account			
• \leq € 1.000	Free of charge	Free of charge	NIL
• € 1.001 - € 5.000	€ 2	€ 2	
• € 5.001 - € 20.000	€ 4	€ 4	
• € 20.001 - € 50.000	€ 10	€ 8	
• \geq € 50.001	€ 16	€ 12	
Inward Payment (SEPA / SWIFT) in Euro and Deposit in a Foreign Currency Account (other than Euro)			
• \leq € 1.000	Free of charge	Free of charge	€5
• € 1.001 - € 5.000	€ 2	€ 2	
• € 5.001 - € 20.000	€ 4	€ 4	0.1%, Max € 340
• € 20.001 - € 50.000	€ 10	€ 8	
• \geq € 50.001	€ 16	€ 12	

- Notes:**
- For payment orders / transactions up to the amount of €10.000 (or the equivalent in another currency), the exchange rate (system rate) used is the one listed on the daily exchange rates posted on the Bank's website (www.eurobank.com.cy). For payment orders / transactions of amounts exceeding €10.000 (or the equivalent in another currency), the exchange rate used is as set in each case by the Bank's Global Markets Department (special rate).
 - Exchange rate used for the value of payment orders / transactions, also applies for any commissions and charges applied for such payments.

2. e-Banking Services

The commissions and charges below, apply to all transactions performed through Eurobank Cyprus e-Banking platform.

DESCRIPTION	COMMISSIONS AND CHARGES		
	Standard		U-BANKING
SECURITY DEVICES			
• eBanking Security Device - Software	€ 7 + VAT per device		€3 + VAT per device
CHEQUE BOOKS			
Order of Cheque Book	€ 20		€10
Stop Payment of a Cheque	€ 8, Max € 16		€ 5, Max € 10
PAYMENT SERVICES (Notes 1, 2 and 3)			
DESCRIPTION	CHARGE		COMMISSION
	Standard	U-BANKING	
Outward Payment (SEPA / SWIFT) in Euro			
• ≤ € 2.000	€ 5	€ 4	NIL
• € 2.001 - € 50.000	€ 10	€ 8	€15 (applicable only for SWIFT)
• ≥ € 50.001	€ 10	€ 8	0.1%, Max € 340
Outward Payment in Foreign Currencies (other than Euro)			
• ≤ € 2.000 equivalent	€ 8	€ 6	0.1%, Min € 5, Max € 340
• > € 2.000 equivalent	€ 16	€ 12	
Other Charges			
Same Day Transfer (all currencies)	Additional 0,05%, Min €8, Max € 200	Additional 0,05%, Min €6, Max € 150	NIL

Notes:

- For payment orders / transactions up to the amount of €10.000 (or the equivalent in another currency), the exchange rate (system rate) used is the one listed on the daily exchange rates posted on the Bank's website (www.eurobank.com.cy). For payment orders / transactions of amounts exceeding €10.000 (or the equivalent in another currency), the exchange rate used is as set in each case by the Bank's Global Markets Department (special rate).
- Exchange rate used for the value of payment orders / transactions, also applies for any commissions and charges applied for such payments.
- "Outward Payments" are the payments executed to other banks and "Internal Payments" are the payments executed to accounts held with the Bank.

3. U-BANKING Credit Card

DESCRIPTION	COMMISSIONS AND CHARGES	
	Standard	U-BANKING
Primary Credit Card Subscription	€50	1 st year: €25 Subsequent years: €50 with 50% refund at the end of each calendar year, provided the total annual card usage is €12.000 and above
Secondary Credit Card Subscription	€40	1 st year €20 Subsequent years: €40 with 50% refund at the end of each calendar year, provided the total annual card usage is €12.000 and above
Credit Card Renewal	FREE	FREE
Personal Identification Number (PIN) Regeneration	€10	€5
Credit Card Replacement Fraud	FREE	FREE
Credit Card Replacement Lost /Stolen	€10	€10
Credit Card Replacement Retained at ATM	FREE	FREE
Credit Card Re-issue (based on reason)	€10	€10
Credit Card Interest Rate	9,75%	9,75%
Credit Card Arrears	2% on arrears amount	2% on arrears amount
Issue of Arrears Letters	2nd arrears letter €5 3rd arrears letter €5	2nd arrears letter €5 3rd arrear letter €5
Credit Card Excess	2% on excess amount	2% on excess amount
Cash Withdrawal from the ATMs of Bank of Cyprus / JCC Payment Systems Ltd in Cyprus	FREE	FREE
Cash Withdrawal from the ATMs of all other Banks in Cyprus and abroad	3,33%, min €4,00	3,33%, min €4,00
Handling Fee on Transactions in Foreign Currency	2,80%	2,80%

4. U-BANKING Debit Card

DESCRIPTION	COMMISSIONS AND CHARGES	
	Standard	U-BANKING
Primary Debit Card Subscription	€20	1 st year €10 Subsequent years: €20 with 50% refund at the end of each calendar year, provided the total annual card usage is €6.000 and above
Secondary Debit Card Subscription	€10	FREE
Debit Card Renewal	FREE	FREE
Personal Identification Number (PIN) Regeneration	€10	€5
Debit Card Replacement Fraud	FREE	FREE
Debit Card Replacement Lost / Stolen	€10	€10
Debit Card Replacement Retained at ATM	FREE	FREE
Debit Card Re-issue (based on reason)	€10	€10
Cash Withdrawal from the ATMs of Bank of Cyprus / JCC Payment Systems Ltd in Cyprus	FREE	FREE
Cash Withdrawal from the ATMs of all other Banks in Cyprus and abroad	€4,00	€4,00
Handling Fee on Transactions in Foreign Currency	2,80%	2,80%