
U-BANKING

SPECIAL COMMISSIONS & CHARGES

These charges are effective from **2 January 2019**

This Special Commissions & Charges Table, applies exclusively to customers that are members of the **U-BANKING** service. For Services not mentioned in this document, please refer to the Commissions & Charges Table issued by the Bank. The Bank maintains the right to review these charges at any time.

1. Banking Services

TYPE OF CHARGE	FEES		COMMISSION	
	Standard	U-BANKING		
PAYMENT SERVICES (Notes 1 and 2)				
<u>Inward Payments in Foreign Currency</u>				
• Same Currency < € 2.000 equivalent	€ 8	€ 6	NIL	
• Same Currency > € 2.000 equivalent	€ 16	€ 12		
• Different Currency < € 2.000 equivalent	€ 8	€ 6	0.1%, Min € 5, Max € 340	
• Different Currency > € 2.000 equivalent	€ 16	€ 12		
• Into EUR, < € 2.000 equivalent	€ 8	€ 6		
• Into EUR, > € 2.000 equivalent	€ 16	€ 12		
<u>Inward Payments in EUR - Deposit into EUR a/c</u>				
• SEPA / SWIFT < € 1.000	NIL	NIL		NIL
• SEPA / SWIFT > € 1.000 & < € 5.000	€ 2	€ 2		
• SEPA / SWIFT > € 5.000 & < € 20.000	€ 4	€ 4		
• SEPA / SWIFT > € 20.000 & < € 50.000	€ 10	€ 8		
• SEPA / SWIFT > € 50.000	€ 16	€ 12		
<u>Inward Payments in EUR - Deposit into FCY a/c</u>				
• SEPA / SWIFT < € 1.000	NIL	NIL	0.1%, Min € 5, Max € 340	
• SEPA / SWIFT > € 1.000 & < € 5.000	€ 2	€ 2		
• SEPA / SWIFT > € 5.000 & < € 20.000	€ 4	€ 4		
• SEPA / SWIFT > € 20.000 & < € 50.000	€ 10	€ 8		
• SEPA / SWIFT > € 50.000	€ 16	€ 12		

Notes:

- 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.eurobank.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).
- 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.

TYPE OF CHARGE	COMMISSIONS AND CHARGES		
	Standard		U-BANKING
Security Devices			
• eBanking Security Device - Software	€ 7 + VAT each		€3 + VAT each
• eBanking Security Device - Hardware	€ 15 + VAT each		€10 + VAT each
Cheque Books			
Order Cheque Book	€ 8		€5
Stop Payment of a Cheque	€ 8, Max € 16		€ 5, Max € 10
Payment Services (Notes 1 and 2)			
TYPE OF CHARGE	FEES		COMMISSION
	Standard	U-BANKING	
Outward Payments in Foreign Currency			
• Same Currency < € 2.000 equivalent	€ 8	€ 6	0.1%, Min € 5, Max € 340
• Same Currency > € 2.000 equivalent	€ 16	€ 12	
• Different Currency < € 2.000 equivalent	€ 8	€ 6	
• Different Currency > € 2.000 equivalent	€ 16	€ 12	
• From EUR, < € 2.000 equivalent	€ 8	€ 6	
• From EUR, > € 2.000 equivalent	€ 16	€ 12	
Outward Payments in EUR			
• SEPA < € 2.000	€ 5	€ 4	NIL
• SEPA > € 2.000 and < € 50.000	€ 10	€ 8	
• SEPA > € 50.000	€ 10	€ 8	0.1%, Min € 5, Max € 340
• SWIFT < € 2.000	€ 5	€ 4	NIL
• SWIFT > € 2.000 and < € 50.000	€ 10	€ 8	€ 15
• SWIFT > € 50.000	€ 10	€ 8	0.1%, Min € 5, Max € 340
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 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.eurobank.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).
- Exchange rate used for the value of payment orders/transactions, also applies for any commissions and charges applied for such payments.

3. U-BANKING Credit Card

TYPE OF CHARGE	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 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	2,50%	2,50%

4. U-BANKING Debit Card

TYPE OF CHARGE	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 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	2,50%	2,50%