

# Commissions and Charges

Effective from 31/10/2022

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This Commissions and Charges Table forms part of the General Terms Governing the Relationship between Customer-Bank (the “General Terms”) and is available at any Banking Centre of Eurobank Cyprus Ltd (the “Bank”) and on the website of the Bank ([www.eurobank.com.cy](http://www.eurobank.com.cy)).

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

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. Bank Accounts

Description	Charge	Commission
<b>Account Opening / Closing</b>		
Assessment of new business relationship	Min €200	
Account Opening for Collective Investment Schemes (AIFs, UCITS etc.) and Provident Funds	Min €100	
Opening of Special Purpose accounts (Specific Client's Accounts, Escrow Accounts etc.)	Min €100	
Closing of all Accounts for Legal Entities	Min €100, Max €500	
<b>Account Maintenance</b>		
For Individuals	€25 per quarter <sup>1</sup>	
For Legal Entities	€100 per quarter <sup>1</sup> €25 per quarter <sup>2</sup>	
<b>Customer / Account Review</b>		
Customer Review (Applicable to Legal Entities)	Min €400 <sup>1</sup> €50 <sup>2</sup>	
Customer Review (Applicable to Individuals)	€50 <sup>1</sup>	
Review of Collective Investment Schemes (AIFs, UCITS etc.)	Min €200	
Review of Client's Accounts in the Name of Third Persons (Pooled or Specific)	Min €250 per account per year	
Changes in a company's structure / signatories	Min €50	
<b>Authentication Services</b>		
Fax Authentication Service for Legal Entities (per entity)	€100 per year	
Fax Authentication Service for Individuals	€50 per year	
Digital Banking Authentication Service	€7 + VAT per device	
<b>Safe Deposit Lockers</b>		
Small	€100 + VAT per year	
Large	€200 + VAT per year	
<b>Other Services</b>		
Withdrawal from Notice Account without notice	Withdrawn Amount x 2% x Days without Notice / 365 days (or 366 when a leap year enters)	
Payment of a Fixed Deposit before maturity / Partial Withdrawal from Fixed Deposit	Withdrawn Amount x 2% x Days remaining until the expiration / 365 days (or 366 when a leap year enters)	
Auditor's Questionnaire	€50 + VAT	
Issue of Bank Reference / Confirmation Letters	Min €30 + VAT	
Certificate of Balance and Interest	€4 + VAT per account	
Issue of Bank Statement - <u>At the Banking Centre</u>	Individuals: €3 per Page - Max €10 Legal Entities: €3 per Page - Max €60	
Issue of Bank Statement - <u>Via Digital Banking</u>	Free of Charge	
Standing Orders	Free of Charge	
Domestic Courier Charges	Min €10	
Overseas Courier Charges	Min €35	
Enhanced Due Diligence Reports from External Parties	Min €5,000	
Fax sent on Customer's Request	€0.50 + VAT per page	
Payment of Utility Bills over the Counter	€2 + VAT per bill	

<sup>1</sup> Applicable to customers that are serviced by the International Banking Centres

<sup>2</sup> Applicable to Legal Entities that are not serviced by the International Banking Centres

## 2. Cash Transactions

Description	Charge	Commission
<b>Withdrawal of Euro Banknotes from Euro Account</b>		
Amount per Transaction ≤ €5,000	Free of Charge	
€5,000 < Amount per Transaction	0.1%	
Total withdrawals over €10,000 within a calendar month (applies to distinct withdrawals < €5,000)	0.1% on the amount exceeding €10,000 (additional charge), Min €5	
<b>Sale of Banknotes in Currencies other than Euro (Foreign)</b>		
Debit same currency ≤ €2,000 equivalent	Free of Charge	
Debit same currency > €2,000 equivalent	0.4%	
Debit other currency	0.4%	
<b>Purchase of Banknotes in Currencies other than Euro (Foreign)</b>		
≤ €2,000 equivalent	Free of Charge	
> €2,000 equivalent	0.4%	
<b>Deposit / Withdrawal of Coins in EUR</b>		
≤ €100	Free of Charge	
> €100	1%, Min €3	

**3. Cheques and Bank Drafts**

Description	Charge	Commission
<b>Encashment of Eurobank Cyprus Bank Draft or Cheque in Euro</b>		
≤ €5,000	€4 per cheque / bank draft	
> €5,000	0.2% on the amount	
<b>Issue of Bank Draft in Euro</b>		
From same currency account ≤ €1,000	€10	
From same currency account > €1,000	€20	
From different currency account ≤ €1,000	€10	0.1%, Max €340
From different currency account > €1,000	€20	0.1%, Max €340
<b>Purchase / Deposit of Bank Draft in Foreign Currency (other than Euro)</b>		
Deposit into same currency account	€20	
Deposit into different currency account	€20	0.1%, Max €340
<b>Other Charges</b>		
Order of Cheque Book	€25	
Stop Payment of a Cheque	€8, Max €16	
Cancellation of Stop Payment of a Cheque	€8, Max €16	
Return of Cheque	€30	
Special Presentation of Cheques	€20	

**4. Payment Services**

Description	Charge	Commission
<b>Inward Payment in Foreign Currencies (other than Euro)</b>		
In same currency account ≤ €2,000 equivalent	€8	
In same currency account > €2,000 equivalent	€16	
In different currency account ≤ €2,000 equivalent	€8	0.1%, Min €5, Max €340
In different currency account > €2,000 equivalent	€16	0.1%, Min €5, Max €340
<b>Inward Payment (SEPA / SWIFT) in Euro and Deposit in Euro Account</b>		
≤ €1,000	Free of Charge	
€1,001 - €5,000	€2	
€5,001 - €20,000	€4	
€20,001 - €50,000	€10	
≥ €50,001	€16	
<b>Inward Payment (SEPA / SWIFT) in Euro and Deposit in a Foreign Currency Account (other than Euro)</b>		
≤ €1,000	Free of Charge	€5
€1,001 - €5,000	€2	€5
€5,001 - €20,000	€4	0.1%, Max €340
€20,001 - €50,000	€10	0.1%, Max €340
≥ €50,001	€16	0.1%, Max €340
<b>Outward Payment (SEPA / SWIFT) in Euro</b>		
≤ €2,000	€5	
€2,001 - €50,000	€10	€15 (applicable only for SWIFT)
≥ €50,001	€10	0.1%, Max €340
<b>Outward Payment in Foreign Currencies (other than Euro)</b>		
≤ €2,000 equivalent	€8	0.1%, Min €5, Max €340
> €2,000 equivalent	€16	0.1%, Min €5, Max €340
<b>Correspondent Charges (OUR)</b>		
EUR amount ≤ €50,000	€30	
EUR amount > €50,000	€40	
Any USD Amount	\$30	
Any GBP Amount	£30	
Other currency amount ≤ €50,000 (equivalent) <sup>1</sup>	€40	
Other currency amount > €50,000 (equivalent) <sup>1</sup>	€50	
<b>Other Charges</b>		
Same Day Transfer (all currencies)	Additional 0.05%, Min €8, Max €200	
Amendment / Investigation of SWIFT message	€50	
IBAN not quoted	€20	
Payments in Same Currency within the Bank	Free of Charge	
Payments in Different Currency within the Bank	Free of Charge	0.1%, Max €340
Manual processing of instructions (Outward or Internal Payments) received in original form or via fax / email	€30	
Ad Hoc Transaction Review / Investigation	0.1%, Min €100	

- 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](http://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.

<sup>1</sup> It should be clarified that if additional costs are incurred by the Bank after the completion of the payment order / transaction, then the Bank reserves the right to pass on additional costs to the customer.