

Fees on your investment in Equities, American Depository Receipts ("ADRs") & Global Depository Receipts ("GDRs")

Eurobank Cyprus offers a wide selection of this financial instruments. If you would like to know the fees and charges related to a specific equity please contact your Relationship Manager.

Ex-Ante disclosure of aggregated expected costs before investing in this financial instrument is shown below. Cost and Charges information were calculated on an Ex-Ante basis and represent a proxy of the expected costs and charges.

The annual impact to the yield on your investment in the financial instrument with the following indicative terms is shown in the tables below:

Indicative Terms:

Currency:	EUR	Number of shares	500	Country:	EUROPE
Dividend Amount/Share	7,60	Purchase Price/Share	200		
Dividend Frequency:	Annually	Investment Amount	100.000		

Table 1: Initial Year - Aggregated fees

Fee Items	Fee	%
Investment services and/or ancillary services	800,00	0,80%
Financial Instruments	0,00	0,00%
Third party payments received	0,00	0,00%
Total Fees	800,00	0,80%

The above aggregated fees are based on the following assumptions:

(a) They only include ongoing and acquisition costs for 1 year of investment and no further investment is made by the customer after the initial Investment Amount.

(b) The above costs do not include the following:

i. Income tax or any other type of tax (i.e. Special Defense Contribution).

ii. Any additional Corporate Action and Other Services fees described in detail in the Fee Schedule of the Bank (i.e. Processing Audit requests, Accounting Reports, Tax refund applications, etc.).

iii. Any Market Exchange fee in case of sale.

iv. The financial instrument is not sold at the end of the year, hence the fees and charges for selling this financial instrument are not incorporated.

Breakdown of Costs and Charges on your Equity, American Depository Receipts ("ADRs") & Global Depository Receipts ("GDRs")

Table 2: Initial Year - Breakdown of fees related to investment services and ancillary services charged by the Bank

Fee items	Fee	% of investment amount	Fee Description
One-off charges	0,00	0,00%	
Ongoing charges	150,00	0,15%	These are ongoing fees paid to the Bank for the provision of custody services, which refer to safekeeping fees. Our safekeeping fee is calculated as a percentage of the investment value on a daily basis starting from the day after the purchase and deducted from the customer account quarterly.
All fees related to transactions	650,00	0,65%	Transactions Fees refer to Brokerage, Settlement and Stock Exchange Fees. <i>Brokerage fees</i> are charged, in respect of purchase, in addition to the amount customer invests and in respect of sales are deducted from the sale proceeds. <i>Settlement Fees</i> are deducted from customer's account on settlement date of customer's transactions (purchase/sale). <i>Stock Exchange Fees</i> might be any Stamp Duty in London (LN) or Irish (ID) stocks (only purchase side), any Special Defense Tax & Corporate Action fee in case of dividend distribution, any Panel of Takeover & Merger Levy for London (LN) Stocks (either purchase or sale) & in case of US stocks and only on the sale side any exchange fees. Stock Exchange fees may vary depending on the exchange where the financial instrument is traded.
Any charges that are related to ancillary services	0,00	0,00%	
Incidental Fees	0,00	0,00%	Withholding tax may apply to any dividend payment to the customer. For further information, please consult your tax adviser.
Total fees related to investment and ancillary services	800,00	0,80%	

Table 3: Initial Year - Breakdown of fees related to the financial instrument/product

Fee items	Fee	% of investment amount	Fee Description
One-off charges	0,00	0,00%	
Ongoing charges	0,00	0,00%	
Transactional Fees			
Incidental Fees	0,00	0,00%	
Total fees related to financial instrument	0,00	0,00%	

The below scenarios are based on a customer investing in Equities, American Depository Receipts ("ADRs") & Global Depository Receipts ("GDRs") with the following assumptions:

- (a) The customer invests the Investment Amount in the financial instrument after payment of transactions costs.
- (b) This financial instrument pays a fixed Dividend rate and amount, annually.
- (c) The customer buys the financial instrument at 200EUR
- (d) The instrument trades in EUROPE
- (e) The yield calculations are annualized based on the simple compounding method with no re-investment.
- (f) For each scenario we assume a fixed gross return which remains unchanged every year. Actual return may vary and will depend on market conditions.
- (h) We assume no FX risk.

Illustration: Impact of fees on the return - Scenario A

Purchase Price/Share	200,00	Number of shares	500
Gross Return (Gain/Loss) for the holding period	0,00%		
Dividend Rate on Purchase	3,80%	Dividend Amount/Share	7,60

Holding period in years	Fees impact on annualized Yield net fees (incl. dividend)	Return Scenario										
		Ongoing Fees	Cumulative Ongoing Fees	Transaction Fees	Cumulative Total Fees	Investment Value ex - fees (incl. dividend)	Investment Value net fees (incl. dividend)	Reduction in Return	Annualized Yield ex - fees (incl. dividend)	Annualized Yield net fees (incl. dividend)	Cumulative Dividend per year	Value excl. Cumulative Dividend
0	0,000%	-	-	-	-	100.000,00	100.000,00	-	0,00%	0,0000%	-	100.000,00
1	1,440%	160,00	160,00	1.280,00	1.440,00	103.800,00	102.360,00	1.440,00	3,80%	2,3600%	3.800,00	100.000,00
2	0,800%	160,00	320,00	1.280,00	1.600,00	107.600,00	106.000,00	1.600,00	3,80%	3,0000%	7.600,00	100.000,00
3	0,587%	160,00	480,00	1.280,00	1.760,00	111.400,00	109.640,00	1.760,00	3,80%	3,2133%	11.400,00	100.000,00
4	0,480%	160,00	640,00	1.280,00	1.920,00	115.200,00	113.280,00	1.920,00	3,80%	3,3200%	15.200,00	100.000,00
5	0,416%	160,00	800,00	1.280,00	2.080,00	119.000,00	116.920,00	2.080,00	3,80%	3,3840%	19.000,00	100.000,00

In year 1, the annualized yield ex-fees of 3.80% includes the dividend rate of 3.80% per year plus the gross return of 0.00%. The equivalent annualized yield in year 1, including the fees, is calculated at 2.36%. In the calculation of the Transaction Fees, we assume that the customer sells the financial instrument at the end of year 1. This equates to a reduction in return of EUR 1,440.00. Please note that performance can't be guaranteed and the illustration shows the charges effect on return before and after fees.

In year 3, the annualized yield ex-fees of 3.80% includes the dividend rate of 3.80% per year plus the gross return of 0.00%. The equivalent annualized yield in year 3, including the fees, is calculated at 3.21%. In the calculation of the Transactions Fees, we assume that the customer sells the financial instrument at the end of year 3. This equates to a reduction in return of EUR 1,760.00. Please note that performance can't be guaranteed and the illustration shows the charges effect on return before and after fees.

Illustration: Impact of fees on the return - Scenario B

Purchase Price/Share	200,00	Number of shares	500
Gross Return (Gain/Loss) for the holding period	5,00%		
Dividend Rate on Purchase	3,80%	Dividend Amount/Share	7,60

Holding period in years	Fees impact on annualized Yield net fees (incl. dividend)	Return Scenario										
		Ongoing Fees	Cumulative Ongoing Fees	Transaction Fees	Cumulative Total Fees	Investment Value ex - fees (incl. dividend)	Investment Value net fees (incl. dividend)	Reduction in Return	Annualized Yield ex - fees (incl. dividend)	Annualized Yield net fees (incl. dividend)	Cumulative Dividend per year	Value excl. Cumulative Dividend
0	0,000%	-	-	-	-	100.000,00	100.000,00	-	0,00%	0,00%	-	100.000,00
1	1,478%	167,50	167,50	1.310,00	1.477,50	108.800,00	107.322,50	1.477,50	8,80%	7,32%	3.800,00	105.000,00
2	0,822%	167,50	335,00	1.310,00	1.645,00	112.600,00	110.955,00	1.645,00	6,30%	5,48%	7.600,00	105.000,00
3	0,604%	167,50	502,50	1.310,00	1.812,50	116.400,00	114.587,50	1.812,50	5,47%	4,86%	11.400,00	105.000,00
4	0,495%	167,50	670,00	1.310,00	1.980,00	120.200,00	118.220,00	1.980,00	5,05%	4,56%	15.200,00	105.000,00
5	0,429%	167,50	837,50	1.310,00	2.147,50	124.000,00	121.852,50	2.147,50	4,80%	4,37%	19.000,00	105.000,00

In year 1, the annualized yield of 8.80% includes the dividend rate of 3.80% per year plus gross return of 5.00%. The equivalent annualized yield in year 1, including the fees, is calculated at 7.3225%. In the calculation of the Transaction Fees, we assume that the customer sells the financial instrument at the end of year 1. This equates to a reduction in return of EUR 1,477.50. Please note that performance can't be guaranteed and the illustration shows the charges effect on return before and after fees.

In year 3, the annualized yield of 5.47% includes the dividend rate of 3.80% per year plus the gross return of 5.00%. The equivalent annualized yield in year 3, including the fees, is calculated at 4.86%. In the calculation of the Transaction Fees, we assume that the customer sells the financial instrument at the end of year 3. This equates to a reduction in return of EUR 1,812.50. Please note that performance can't be guaranteed and the illustration shows the charges effect on return before and after fees.

Illustration: Impact of fees on the return - Scenario C

Purchase Price/Share	200,00	Number of shares	500
Gross Return (Gain/Loss) for the holding period	-5,00%		
Dividend Rate on Purchase	3,80%	Dividend Amount/Share	7,60

Holding period in years	Fees impact on annualized Yield net fees (incl. dividend)	Return Scenario									Dividend per year	Value excl. Cumulative Coupon
		Ongoing Fees	Cumulative Ongoing Fees	Transaction Fees	Cumulative Total Fees	Investment Value ex - fees (incl. dividend)	Investment Value net fees (incl. dividend)	Reduction in Return	Annualized Yield ex - fees (incl. dividend)	Annualized Yield net fees (incl. dividend)		
0	0,00%	-	-	-	-	100.000,00	100.000,00	-	0,00%	0,0000%	-	100.000,00
1	1,403%	152,50	152,50	1.250,00	1.402,50	98.800,00	97.397,50	1.402,50	-1,20%	-2,6025%	3.800,00	95.000,00
2	0,777%	152,50	305,00	1.250,00	1.555,00	102.600,00	101.045,00	1.555,00	1,30%	0,5225%	7.600,00	95.000,00
3	0,569%	152,50	457,50	1.250,00	1.707,50	106.400,00	104.692,50	1.707,50	2,13%	1,5642%	11.400,00	95.000,00
4	0,465%	152,50	610,00	1.250,00	1.860,00	110.200,00	108.340,00	1.860,00	2,55%	2,0850%	15.200,00	95.000,00
5	0,402%	152,50	762,50	1.250,00	2.012,50	114.000,00	111.987,50	2.012,50	2,80%	2,3975%	19.000,00	95.000,00

In year 1, the annualized yield of -1.20% includes the dividend rate of 3.80% per year plus gross return of -5.00%. The equivalent annualized yield in year 1, including the fees, is calculated at -2.6025%. In the calculation of the Transaction Fees, we assume that the customer sells the financial instrument at the end of year 1. This equates to a reduction in return of EUR 1,402.50. Please note that performance can't be guaranteed and the illustration shows the charges effect on return before and after fees.

In year 3, the annualized yield of what you could achieve would be 2.13% excluding fees. The annualized yield of 2.13% includes the dividend rate of 3.80% per year plus gross return of -5.00%. The equivalent annualized yield in year 3, including the fees, is calculated at 1.5642%. In the calculation of the Transaction Fees, we assume that the customer sells the financial instrument at the end of year 3. This equates to a reduction in return of EUR 1,707.50. Please note that performance can't be guaranteed and the illustration shows the charges effect on return before and after fees.

Disclaimer

This document provides key information about ex-ante charges and costs associated with classes or sub-classes of Financial Instruments, and Investment Services offered by the Bank referred here in. It is not marketing material. The purpose of the ex-ante cost and charges disclosures is to break down and illustrate the costs and charges associated with classes or sub-classes of Financial Instruments and Investment Services. This document provides examples of particular investment products and the costs and charges associated with them. It does not include examples of all financial instruments or investment products within each asset class. The costs and charges figures provided in this document are illustrative of the costs and charges associated with the particular financial instruments or investment products, but (to the extent indicated in this document) may not reflect the costs and charges associated with any actual transaction. If you have any questions in relation to the costs and charges associated with any particular financial instrument or particular investment product or you need further assistance in understanding any aspect of this document please raise these with your Relationship Officer.

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