

**1. ACCOUNTS**

<b>Fees</b>		
Maintenance for all current active accounts	$\leq$ €100.000: €80.00 $>$ €100.000 - €250.000: €60.00 $>$ €250.000: €45.00	Per Quarter charge
Maintenance for all current dormant accounts	€60.00	Quarterly charge, for accounts being inactive for more than 24 months, regardless of account balance. Credit transactions after 24 months are not counted
Account opening - Entities registered in Cyprus or EEA	€350.00	Once off, per account, upon account opening
Account opening - Entities registered outside Cyprus or EEA	€500.00	Once off, per account, upon account opening
Account opening - Entities registered outside Cyprus or EEA requiring enhanced due diligence	€1,000.00	Once off, per account, upon account opening
Account closing	€200.00	Once off, per account, upon account closure
Current account unauthorised excesses (Over the limit authorised) (Overrunning)	7% in Euro	Charge of additional interest on unauthorised excess balances, which remains in effect whilst the unauthorised balance is outstanding
	10% all other currencies	For each day a debit transaction takes place on an account resulting to the creation or increase of the unauthorised excess over limit

**2. CASH TRANSACTIONS**

Cash withdrawal over the counter	2.00% Min €10.00
Cash deposit over the counter	2.00% Min €10.00

**3. PAYMENTS AND FOREIGN EXCHANGE**

	<b>Commission for foreign currency transactions</b>	<b>Commission for transactions in Euro</b>
<b>3.1 Transfers between accounts with same currency</b>		
Between two accounts owned by same customer	No charge	No charge
Between two accounts owned by different customers	€10.00	€10.00
	<b>Commission for foreign currency transactions</b>	<b>Commission for transactions in Euro</b>
<b>3.2 Outward Payments*</b>		
Within Cyprus and SEPA zone in Euro (SEPA Credit Transfer, SEPA Instant Credit Transfer)	Not applicable	0.03%, Min €30.00 - Max €100.00
Outside Cyprus and SEPA zone in Euro for any amount (SWIFT Transfer) and In all foreign currencies for any amount and any destination (Swift Transfer)	0.03%, Min €50.00 - Max €250.00	Not applicable
SWIFT transfers with same day value, same currency	Additional fee 0,05% Min €20.00 - Max €200.00	
Correspondent's charges collected from the applicant (Charges OUR)	€15.00	
<b>3.3 Inward Payments*</b>		
Payments in favour of SBA customers received from Cyprus and SEPA zone in Euro (SEPA Credit Transfer, SEPA Instant Credit Transfer)	Not applicable	€10.00
Payments in favour of SBA customers: Outside Cyprus and SEPA zone in Euro for any amount (Swift Transfer) and In all foreign currencies for any amount and any destination (SWIFT Transfer)	€25.00	Not applicable

## Payments Additional charges

	Fees
Request for return of funds	€50.00
For discrepancy / amendment on customer instructions	€50.00
Transaction investigation for enhanced due diligence	0.05%, Min €25 - Max €2,000.00
<p><b>* EXCHANGE Rate (Currency Exchange Services):</b>  <i>Whenever there is a conversion between two different currencies, an exchange rate will be applied based on the bank's prevailing rate, determined at its discretion.</i></p>	

## 4. LOANS & OVERDRAFT LIMITS

	Overdraft limit	
Arrangement and Legal documentation fees	Loans	As defined in the respective overdraft agreement.
New Facility / Loan	0.25%, Min €500.00	As defined in the respective loan agreement.
Renewal of facility / Loan	0.125%, Min €250.00	Additionally, any other charges incurred for arranging the necessary legal documentation or any documentation required by the relevant authorities.
Highest Debit Balance Commission for overdraft Facility	0.3 ‰	Additionally, any other charges incurred for arranging the necessary legal documentation or any documentation required by the relevant authorities.
Unauthorised overdraft excess (Over the overdraft limit authorised) (Overrunning)	7% in Euro	This will represent the highest commission applied by the Bank and will be charged on a semi-annual basis.
	10% in all other currencies	Charge of additional interest on unauthorised excess balances, which remains in effect whilst the unauthorised balance is outstanding.
		For each day a debit transaction takes place on an account resulting to the creation or increase of the unauthorised excess over limit.

## 5. CARDS

### 5.1 Commissions and Charges for Debit Cards

Membership Fee	Cardholder	Additional Cardholder
<b>EUR</b>  mastercard		
MASTERCARD PLATINUM STANDARD	€75.00	€75.00
MASTERCARD PLATINUM VIP	€125.00	€125.00
<b>USD</b>  mastercard		
MASTERCARD PLATINUM STANDARD	\$100.00	\$100.00
MASTERCARD PLATINUM VIP	\$150.00	\$150.00

### 5.2 Commissions and Charges for Debit Cards

Service charges and administration fees	Branch Fees
Pin Reissue	€8.00
	\$10.00
Card re-issue	€35.00/ €55.00
	\$55.00/ \$75.00
ATM withdrawal from CSC ATM network in Cyprus	€1.00
ATM withdrawal from ATM within EU	€2.75
ATM withdrawal from ATM outside EU	3.33%
ATM withdrawal from international ATM in Foreign currency	3.50%
Monthly SMS Service	€1.00
Copy of statement	€10.00
Cross border fee	1.50%

## 6. TRADE FINANCE SERVICES

### 6.1 Bills for Collection

#### 6.1.1 Outward Collections

##### Fees/Commissions

Collection commission	1.5‰	Min €200.00
Amendment	€75.00	
Miscellaneous	€25.00	
Courier	€15.00 - €75.00	Within Cyprus €15.00 - Outside Cyprus €75.00
Acceptance / Avalization	€50.00	
Swift	€15.00	Per Page
Tracer	€25.00	

#### 6.1.2 Inward Collections

##### Fees/Commissions

Collection commission	1.5‰	Min €200.00
Amendment	€75.00	
Miscellaneous	€25.00	
Courier	€15.00 - €75.00	Within Cyprus €15.00 - Outside Cyprus €75.00
Avalization	4.5‰	Per Quarter, Min €200.00
Acceptance	3‰	Per Quarter, Min €200.00
Swift	€15.00	Per Page
Tracer	€25.00	

### 6.2 Letters of Credit

#### 6.2.1 Import Letters of Credit

##### Fees/Commissions

Issuance commission	3‰	Per Quarter, Min €250.00
Miscellaneous	€25.00	
Swift – MT700	€45.00	
Amendment	€150.00	
Amendment increase / Extension	3‰	Per Quarter, Min €250.00
Claim Processing	€25.00	Per Presentation
Courier	€15.00 - €75.00	Within Cyprus €15.00 - Outside Cyprus €75.00
Swift	€15.00	Per Page
Acceptance / Deferred Payment	6‰	Per Quarter, Min €250.00
Negotiation / Utilization	1.75‰	Per Quarter, Min €250.00

#### 6.2.2 Export Letters of Credit

##### Fees/Commissions

Notification commission	1.5‰	Min €250.00, max €1,000.00
Miscellaneous	€25.00	
Swift	€15.00	Per Page
Amendment	€150.00	
Amendment increase / Extension	1.5‰	Per Quarter, Min €250.00 - Max €1,000.00
Confirmation	Case by Case	Min €300.00
Amendment increase / Extension In case of confirmation	Case by Case	Min €300.00
Documents Processing	€20.00	Per Presentation
Courier	€15.00 - €75.00	Within Cyprus €15.00 - Outside Cyprus €75.00
Discrepancy	€200.00	Per Presentation
Acceptance / Deferred Commission In case of confirmation	Case by Case	Per Quarter, Min €250.00
Negotiation / Utilization	1.75‰	Flat, Min €150.00

## 6.3 Letters of Guarantee

### 6.3.1 Letters of Guarantee - Local

#### Fees/Commissions

Issuance – Bid Bond Guarantee	0.5%	Per Quarter, Min €200.00
Issuance – Performance Guarantee	0.75%	Per Quarter, Min €350.00
Issuance – Advance Payment Guarantee	0.75%	Per Quarter, Min €350.00
Issuance– Shipping Guarantee	0.75%	Per Quarter, Min €350.00
Issuance – Financial Guarantee	1.00%	Per Quarter, Min €350.00
Standby MT760	1.00%	Per Quarter, Min €350.00
Issuance / extension of Letters of Guarantee in favour of Civil Registry and Migration Department	€150.00	
Miscellaneous	€25.00	
Swift – MT760	€45.00	
Stamp Duty	€4.00	
Amendment	€150.00	
Courier	€15.00-€75.00	Within Cyprus €15.00 - Outside Cyprus €75.00
Swift	€15.00	Per page
Payment	1‰	Per Claim, Min €100.00

### 6.3.2 Foreign Incoming Guarantees - Advised Guarantees (Without any responsibility)

#### Fees/Commissions

Advise	€150.00
Amendment	€30.00

## 7. OTHER SERVICES RENDERED

#### Branch

Standing order	No charge	Opening / Modification
	€10.00	Transfers to SBA customers
Standing order execution	0.03%, Min €30.00, Max €250.00	Transfers to other Banks (Within SEPA zone)
	0.03%, Min €50.00, Max €250.00	Transfers to other Banks (Within SEPA zone)
	€20.00	Non execution due to insufficient funds
SEPA Direct Debit	€5.00	Non execution due to insufficient funds
Bank reference letter	€100.00	
Copy of account statement	€10.00	For each statement
Copy of stamped and signed account statement	€30.00	For each statement
Interest and Balance Certificate per customer, at Auditors' request	€100.00	Annual charge
	€30.00	Additional charge for other extra information
Interest / Balance Certificate for a specific account	€50.00	Minimum annual charge per account
Other certificates	€30.00	Minimum charge
KYC change	Min €250.00 - Max €1,000.00	
E-banking user	€40.00	Once off, per contract, with view-only rights