1. ACCOUNTS

	Fees	
Maintenance for all current active accounts	≤ €50.000: €60.00 > €50.000 - €100.000: €45.00 > €100.000: €30.00	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 - Individual	€100.00	Once off, per account, upon account opening
Account opening - Joint	€175.00	Once off, per account, upon account opening
Account closing - Individual	€60.00	Once off, per account, upon account opening
Account closing - Joint	€100.00	Once off, per account, upon account closure
Succession	0.5% min €500.00 – max €3,500.00	Once off, per account, upon account closure due to death
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

	Commission for foreign currency transactions	Commission for transactions in Euro
3.1 Transfers between accounts with same currency		
Between two accounts owned by same customer	No charge	No charge
Between two accounts owned by different customers	€10.00	€10.00

	Commission for foreign currency transactions	Commission for transactions in Euro
3.2 Outward Payments*		
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	

3.3 Inward Payments*		
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

**** EXCHANGE Rate (Currency Exchange Services):***
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.

4. CARDS

4.1 Commissions and Charges for Debit Cards

Membership Fee	Cardholder	Additional Cardholder
EUR mastercard		
MASTERCARD PLATINUM STANDARD	€75.00	€75.00
MASTERCARD PLATINUM VIP	€125.00	€125.00
USD mastercard		
MASTERCARD PLATINUM STANDARD	$100.00	$100.00
MASTERCARD PLATINUM VIP	$150.00	$150.00

4.2 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%

5. OTHER SERVICES RENDERED

	Branch	
Standing order	No charge	Opening / Modification
Standing order execution	€10.00	Transfers to SBA customers
	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 €175.00 - Max €1,000.00	
E-banking user	€20.00	Once off, per user, with view-only rights

5.1 Letters of Guarantee in favor of Civil Registry and Migration Deptartment

Fees/Commissions

Issuance / Extension	€100.00	
Amendment	€30.00	
Claim	€100.00	
Courier	€25.00	In case of claim.