



# TARIFF GUIDE Charges & Value Dates

Applicable as of 21 June 2021

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## 1. INWARD TRANSFERS

A/A	DESCRIPTION OF SERVICES	%	EURO	
			MINIMUM	MAXIMUM
<b>1.1</b>	<b>INWARD TRANSFERS IN EURO <sup>(1)</sup></b>			
1.1.1	up to €2.000,00		No fees	
1.1.2	from €2.000,01 to €5.000,00	Flat	2,00	
1.1.3	from €5.000,01 to €50.000,00	Flat	10,00	
1.1.4	from €50.000,01 and over	Flat	30,00	
<b>1.2</b>	<b>INWARD TRANSFERS IN OTHER CURRENCIES <sup>(1)</sup></b>			
1.2.1	up to €1.000,00	Flat	3,00	
1.2.2	from €1.000,01 to €5.000,00	Flat	10,00	
1.2.3	from €5.000,01 to €50.000,00	Flat	15,00	
1.2.4	from €50.000,01 and over	Flat	35,00	
<b>1.3</b>	<b>INWARD TRANSFERS IN FAVOR OF CUSTOMERS OF OTHER BANKS IN CYPRUS <sup>(1)</sup></b>			
1.3.1	Commission	0,15	5,00	40,00
1.3.2	Handling fee	Flat	12,00	
<b>1.4</b>	<b>EXCHANGE COMMISSION (Whenever there is a conversion between different currencies including Euro)</b>	0,45	6,00	500,00
<b>1.5</b>	<b>INVESTIGATION CHARGES</b>	Flat	Euro and other currencies	USD
			40,00	80,00

### NOTES

(1) If applicable, additional fees are debited for currency conversion (1.4)

### APPLIED VALUE DATES

- A. Inward transfers in EUR, GBP, SEK, DKK, CHF, NOK, BGN, RON, USD and RUB are credited to customers' accounts with same day value (D) with the value date of the credit to our account with Correspondent Bank or the date of receipt of message in cases where the value date is backdated.
- B. Inward transfers in other currencies, are credited to customers's accounts with 2 days forward value (D+2).
- C. Additional information regarding the Value Dates can be found in the Table "PAYMENTS/CREDIT TRANSFERS-Value Dates/Availability" which is provided on Bank's website under the folder "Information/Tools".

2. OUTWARD TRANSFERS				Winbank			
A/A	DESCRIPTION OF SERVICES	%	EURO		%	EURO	
			MINIMUM	MAXIMUM		MINIMUM	MAXIMUM
<b>2.1</b>	<b>PAYMENTS WITHIN EU IN EURO</b>						
	Up to € 50.000,00 <sup>(1)</sup> (Valid IBAN and charges option "SHA")	0,15	10,00	20,00	0,10	3,00	8,00
	From € 50.000,01 and over <sup>(1+2)</sup>	0,20	100,00	500,00	0,15	75,00	400,00
<b>2.2</b>	<b>PAYMENTS IN EU FOREIGN CURRENCY AND OUTSIDE EU IN ALL CURRENCIES <sup>(1+2)</sup></b>	0,20	10,00	500,00	0,15	5,00	400,00
<b>2.3</b>	<b>EXCHANGE COMMISSION (Whenever there is a conversion between different currencies including Euro)</b>	0,45	6,00	500,00	0,40	5,00	300,00
<b>2.4</b>	<b>CANCELLATION / AMENDMENT OF TRANSFER <sup>(3)</sup></b>						
<b>2.5</b>	<b>MESSAGE TRANSMISSION</b>	Flat	20,00				
<b>2.6</b>	<b>SAME DAY VALUE</b>		No Fees				
<b>2.7</b>	<b>INCOMPLETE INFORMATION ON TRANSFER APPLICATION</b>	Flat	12,00				
<b>2.8</b>	<b>INVESTIGATION CHARGES / CONFIRMATION CHARGES</b>	Flat	Euro and other currencies	USD			
			40,00	80,00			
<b>2.9</b>	<b>CHARGING OPTION OUR</b>		EUR	Foreign Currency in EUR equivalent			
	Upto € 10.000,00	Flat	12,00	28,00			
	From € 10.000,01 to € 50.000,00	Flat	35,00	40,00			
	From € 50.000,01 to € 100.000,00	Flat	60,00	60,00			
	Over € 100.000,01	Flat	60,00	60,00 <sup>(4)</sup>			

#### NOTES

(1) If applicable, additional fees are debited for:

- Charging option "OUR" (2.9)
- Currency conversion (2.3)

(2) Additional fees are debited for Message Transmission (2.5)

(3) Any real cost or damage due to cancellation or amendment of outward transfer, is charged to the orderer (2.4)

Also, Investigation Charges apply as per 2.8 plus any additional fees charged by the Correspondent Bank

(4) Plus any other additional cost claimed by the Correspondent Bank

#### CUT-OFF TIMES FOR SAME DAY EXECUTION

Payment Applications in:

- USD are executed within the same day, provided they are received prior to 16:00
- EUR are executed within the same day, provided they are received prior to 15:00
- GBP are executed within the same day, provided they are received prior to 14:00
- RUB are executed within the same day, provided they are received prior to 11:00
- EUR, USD, GBP requiring conversion are executed within the same day provided they are received prior to 14:00
- All other currencies are executed within the same day, provided they are received prior to 14:00

**Important Note: Outward transfers received on Friday, will be executed within same day provided that are received prior to 13:30**

#### APPLIED VALUE DATES

- Payments in EUR, USD, RUB & GBP are executed with same day value (D)
- Payments in other currencies are executed with 2 working days value (D+2)
- Additional information regarding the Value Dates can be found in the Table "PAYMENTS/CREDIT TRANSFERS-Value Dates/Availability" which is provided on Bank's website under the folder "Information/Tools".

3. CHEQUES				Winbank	
A/A	DESCRIPTION OF SERVICES	%	EURO		EURO
			MINIMUM	MAXIMUM	
<b>3.1</b>	<b>LOCAL BANKERS DRAFTS</b>				
3.1.1	Issuance Commission	0,18	6,00	20,00	
3.1.2	Postages	Flat	1,00		
3.1.3	Stamp Duty	Flat	0,05		
3.2	Cheque returned unpaid due to insufficient funds	Flat	35,00		
3.3	Cheques deposited and returned unpaid	Flat	3,00		
3.4	Cheques Returned due to technical reasons	Flat	5,00		
3.5	Issuance of Cheque Book	Flat	30,00		20,00
3.6	Special Cheque Book				
3.6.1	Cost of printing		invoice		
3.6.2	Stamp	Flat	0,05		
3.6.3	Commission per cheque	Flat	0,05		
3.7	Special Presentation				
3.7.1	Incoming	Flat	20,00		
3.7.2	Outgoing	Flat	40,00		
3.8	Returned of paid cheques to Drawers				
3.8.1	Minimum charge		10,00		
3.8.2	Maximum per date			50,00	
3.9	Stop payment of cheques				No fees
3.9.1	Minimum charge per cheque		10,00		
3.9.2	Maximum charge per notice			40,00	
3.10	Cheque Encashment on Counters				
3.10.1	Up to €10.000,00	Flat	2,00		
3.10.2	From €10.000,01 and over	Flat	10,00		
3.11	Encashing of government cheques		No fees		

4. PAYMENTS AND FOREIGN EXCHANGE					Winbank		
A/A	DESCRIPTION OF SERVICES	%	EURO		%	EURO	
			MINIMUM	MAXIMUM		MINIMUM	MAXIMUM
4.1	ISSUANCE OF BANKERS DRAFTS (exchange commission involved) <sup>(1) + (2)</sup>	0,45	6,00	500,00			
4.2	ISSUANCE OF BANKERS DRAFTS IN ANY OTHER CURRENCY EXCEPT EURO (same currency transactions) <sup>(2)</sup>	0,18	6,00	400,00			
4.3	PURCHASE OF BANKERS DRAFTS IN FOREIGN CURRENCY (issued by local or Foreign Non- Correspondent Banks abroad) <sup>(1) + (2)</sup>						
4.3.1	Exchange Commission	0,45	6,00	500,00			
4.3.2	Same Currency Transactions	0,18	6,00	40,00			
4.4	PURCHASE OF BANKERS DRAFTS IN EURO (drawn on correspondent banks abroad) <sup>(2)</sup>	0,18	6,00	20,00			
4.5	Postages	Flat		1,00			
4.6	Stamp Duty	Flat		0,05			
4.7	INTERNAL TRANSFERS						
4.7.1	Between accounts of different customers						
4.7.1.1	Exchange Commission	0,45	6,00	500,00	0,40	5,00	300,00
4.7.1.2	Same Currency Transactions	0,15	7,00	15,00		No Fees	
4.7.1.3	Cross Currency Transactions <sup>(3)</sup>	0,45	6,00	500,00	0,20	2,00	300,00
4.7.2	Between accounts of same customer						
4.7.2.1	Exchange Commission	0,45	6,00	500,00	0,40	5,00	300,00
4.7.2.2	Same Currency Transactions	Flat		2,00		No Fees	
4.7.2.3	Cross Currency Transactions <sup>(3)</sup>	0,45	6,00	500,00	0,20	2,00	300,00
4.8	PURCHASE FOREIGN CURRENCY NOTES						
4.8.1	Pay Cash in Euro or Deposit in Euro Account	1,75	5,50	Unlimited			
4.8.2	Deposit in Same Foreign Currency Account	0,50	5,00	Unlimited			
4.8.3	Deposit in Other Foreign Currency Account	0,50	5,00	Unlimited			
4.8.4	Repurchase of Foreign Currency Notes (The Bank Cash Rate of the day that the notes are returned is used)					No Fees	
4.9	SALE FOREIGN CURRENCY NOTES						
4.9.1	Receive Euro Cash Notes (Exchange) or Debit Euro Account	1,15	2,50	40,00			
4.9.2	Debit Same Foreign Currency Account	0,80	2,00	100,00			
4.9.3	Debit Other Foreign Currency Account	0,80	2,00	150,00			
4.10	FORWARD CONTRACTS						
4.10.1	Establishment of Forward Contract	0,20	35,00	Unlimited			
4.10.2	Commission for full or partial execution of contract	Flat		15,00			
4.10.3	Commission for non utilization	Flat		20,00			

#### NOTES

(1) Exchange - Whenever there is a conversion between different currencies including Euro

(2) Postages (4.5) and Stamp Duty (4.6) are also collected

(3) Cross Currency - Whenever there is a conversion between different currencies excluding Euro

5. OTHER SERVICES RENDERED				Winbank	
A/A	DESCRIPTION OF SERVICES	%	EURO		EURO
			MINIMUM	MAXIMUM	
<b>5.1</b>	<b>5.1.1</b>	<b>Standing orders <sup>(1)</sup></b>			
	5.1.1.1	Opening Commission	Flat	10,00	No Fees
	5.1.1.2	Stamps	Flat	0,85	0,85
	5.1.1.3	Standing Orders among accounts of different customers		No Fees	
	5.1.1.4	Non execution of transfers due to insufficient funds	Flat	5,00	
	5.1.1.5	Amendments on Standing Order Instructions	Flat	10,00	
	<b>5.1.2</b>	<b>Fees for non automated payrolls</b>			
	5.1.2.1	For each individual payment		2,50	
	5.1.2.2	For the whole payroll			300,00
	<b>5.1.3</b>	<b>Hold Mail (Quarterly)</b>			
	5.1.3.1	Individuals	Flat	40,00	
	5.1.3.2	Legal Entities	Flat	70,00	
	<b>5.1.4</b>	<b>Returned Mail</b> (For every letter that has been returned due to customer's fault)	Flat	10,00	
	<b>5.1.5</b>	<b>Reference Letters</b>			
	5.1.5.1	Standard Text	Flat	30,00	
	5.1.5.2	General	Flat	50,00	
	<b>5.1.6</b>	<b>Copy of Customer's Accounts Statement</b>			No Fees
	5.1.6.1	Temporary (For every period)	Flat	5,00	
	5.1.6.2	Official (For every period)	Flat	5,00	
	<b>5.1.7</b>	<b>Copies of Cheques, vouchers etc.</b>			
	5.1.7.1	For every cheque/voucher		3,50	
	5.1.7.2	Per request			15,00
	<b>5.1.8</b>	<b>Rejected SEPA Direct Debits for non-sufficient funds</b>	Flat	1,00	
<b>5.2</b>	<b>CERTIFICATES - INFORMATION TO OTHER PARTIES</b>				
	<b>5.2.1</b>	<b>Balance and Interest Certificates (per account)</b>	Flat	5,00	
	<b>5.2.2</b>	<b>Auditors Certificates</b>			
	5.2.2.1	Individuals	Flat	20,00	
	5.2.2.2	Small size companies	Flat	40,00	
	5.2.2.3	Corporate customers	Flat	60,00	
	<b>5.2.3</b>	<b>Financial information to Trustees, Administrators/Executors about their customers</b>	Flat	40,00	
	<b>5.2.4</b>	<b>Other Certificates</b> (depending on the complexity for the preparation of the certificate)		5,00	50,00
<b>5.3</b>	<b>SERVICES OFFERED TO CURRENT/SAVINGS ACCOUNT HOLDERS</b>				
	<b>5.3.1</b>	<b>Cash Withdrawals from Current/Savings accounts (In Branch)</b>			
	5.3.1.1	Up to €10.000,00	Flat	2,00	
	5.3.1.2	From €10.000,01 and over	Flat	10,00	
	<b>5.3.2</b>	<b>Deposit/withdrawal of coins (for amounts over €50)</b>	1,00	3,00	Unlimited
	<b>5.3.3</b>	<b>Deposit of coins through the coin machine (for amounts over €50)</b>	0,50	3,00	Unlimited
	<b>5.3.4</b>	<b>Debit account in excess (daily charge in case a debit transaction takes place, in an account in excess) <sup>(2)</sup></b>	Flat	12,00	

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5. OTHER SERVICES RENDERED				Winbank	
A/A	DESCRIPTION OF SERVICES	%	EURO		EURO
			MINIMUM	MAXIMUM	
<b>5.4</b>	<b>SERVICE CHARGE</b>				
<b>5.4.1</b>	<b>Savings Account</b>				
	5.4.1.1 Monthly Fee If the balance is less than €2 then the account is charged with the amount which evens the balance of the account to zero.	Flat	2,00		
<b>5.4.2</b>	<b>Dormant Accounts</b>				
	5.4.2.1 Quarterly Charge At the end of every three months period if the account is dormant and the balance is less than €100. If the balance is less than €5 then the account is charged with the amount which evens the balance of the account to zero.	Flat	5,00		
<b>5.4.3</b>	<b>Current Accounts</b>				
	5.4.3.1 Monthly Fee for Individuals (Applies to Individuals non-IBU customers with current accounts with no limit)	Flat	2,00		
	5.4.3.2 Monthly Fee for Legal Entities (Applies to Legal Entities non-IBU customers with current accounts with no limit)	Flat	20,00		
<b>5.4.4</b>	<b>Account Maintenance Fee applies to non resident accounts</b>				
	5.4.4.1 Non residents - Individuals (quarterly charge)	Flat	25,00		
<b>5.4.5</b>	<b>Statement printing and mailing cost</b>				
	5.4.5.1 Individuals and Microenterprises <sup>(1)</sup>		No Fees		
	5.4.5.2 Companies		5,00	50,00	
<b>5.5</b>	<b>SAFE DEPOSIT BOXES</b>				
<b>5.5.1</b>	<b>SMALL BOXES</b>				
	5.5.1.1 Annual Fee	Flat	150,00		
	5.5.1.2 Stamps (upon signing of contract)	Flat	3,84		
	5.5.1.3 VAT (as per existing legislation)				
<b>5.5.2</b>	<b>LARGE BOXES</b>				
	5.5.2.1 Annual Fee	Flat	200,00		
	5.5.2.2 Stamps (upon signing of contract)	Flat	6,40		
	5.5.2.3 VAT (as per existing legislation)				
<b>5.5.3</b>	<b>VISITS TO BOXES</b>				
	5.5.3.1 Upto 3 visits		No Fees		
	5.5.3.2 Over 3 visits				
	5.5.3.2.1 For every visit	Flat	30,00		
	5.5.3.2.2 VAT (as per existing legislation)				
<b>5.6</b>	<b>Fixed Deposit Early Withdrawal</b>				
	<b>EUR AND FOREIGN CURRENCY</b>				
	At the discretion of the Bank according to Market Conditions				
<b>5.7</b>	<b>Notice Accounts withdrawals without notice</b>				
	At the discretion of the Bank according to Market Conditions				
<b>5.8</b>	<b>UTILITY BILLS PAYMENT</b>				No Fees
<b>5.8.1</b>	<b>Customers</b>	Flat	2,00		
<b>5.8.2</b>	<b>Non-customers</b>	Flat	5,00		
<b>5.9</b>	<b>POSTAGES</b>				
<b>5.9.1</b>	<b>Ordinary Mail</b>	Flat	3,00		
<b>5.9.2</b>	<b>Registered Mail</b>	Flat	10,00		
<b>5.10</b>	<b>Courrier</b>		35,00	50,00	
<b>5.11</b>	<b>POWER OF ATTORNEY</b>				
<b>5.11.1</b>	<b>Commission</b>	Flat	10,00		
<b>5.11.2</b>	<b>Stamps</b>				
	5.11.2.1 General Power of Attorney	Flat	6,00		
	5.11.2.2 Specific Power of Attorney	Flat	2,00		

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5. OTHER SERVICES RENDERED				Winbank	
A/A	DESCRIPTION OF SERVICES	%	EURO		EURO
			MINIMUM	MAXIMUM	
5.12	Notarized Documents	Flat	75,00		
5.13	Apostiled Documents	Flat	100,00		
5.14	Stamps affixed on Letter of Indemnity for Fax Instructions	Flat	4,00		
5.15	Fax (per page)				
5.15.1	Local	Flat	1,00		
5.15.2	Abroad	Flat	5,00		
5.16	Winbank				
5.16.1	Extra PIN Generator Device	Flat			40,00
5.16.2	Re-Issue of PIN	Flat			10,00
5.17	SEARCH IN INFOCREDIT				
5.17.1	Comprehensive Report	Flat	28,46		
5.17.2	Structure Report Online	Flat	14,00		
5.17.3	Comprehensive Report Plus	Flat	39,46		
5.17.4	Structure Report Enhanced Online	Flat	19,00		
5.17.5	Investigation Structure Report	Flat	25,46		
5.17.6	Investigation Structure Report Enhanced	Flat	36,46		
5.17.7	Investigation Credit Report	Flat	50,46		
5.17.8	Credit Report	Flat	50,46		
5.17.9	Credit Report Online	Flat	34,00		
5.18	Provident Fund/Client Account				
5.18.1	Account Opening Fees	Flat	100,00		
5.18.2	Annual Review Fees	Flat	100,00		
5.19	Cash Deposit in Branch				
5.19.1	First 3 deposits per day	Flat	No Fees		
5.19.2	For over 3 deposits per day	Flat	2,00 / deposit		

#### NOTES

1. To other Banks (Locally and Internationally) we charge as outward transfer

2. Does not apply to Savings Accounts

3. A microenterprise is defined as an enterprise which employs fewer than 10 persons and whose annual turnover and/or annual balance sheet does not exceed EUR 2 million



## 6. TRADE FINANCE SERVICES

A/A	DESCRIPTION OF SERVICES	%	EURO	
			MINIMUM	MAXIMUM
<b>6.1</b>	<b>EXPORT LETTERS OF CREDIT <sup>(1)</sup></b>			
6.1.1	Advising Commission	0,05	50,00	130,00
6.1.2	Advising Commission for non customers	0,10	90,00	150,00
6.1.3	Confirmation Commission (per month minimum three months in addition to the advising commission)	0,20	100,00	Unlimited
6.1.4	Advice of Amendment/Cancellation	Flat	30,00	
6.1.5	Transaction Fee	Flat	40,00	
6.1.6	Transferring of a Credit or part of it			
	6.1.6.1 Per month (minimum three months)	0,15	60,00	Unlimited
	6.1.6.2 Per month thereafter or part of it	0,15		
6.1.7	Negotiation - Payment under export L/C <sup>(2)</sup>			
	6.1.7.1 Exchange Commission	0,45	6,00	500,00
	6.1.7.2 Handling Commission (in cases where exchange commission is not applicable)	0,25	10,00	Unlimited
6.1.8	Execution Commission/Payment	0,25	50,00	150,00
6.1.9	Acceptance Commission (per month minimum three months) - Only for Confirmed LCs	0,10	50,00	Unlimited
6.1.10	Discrepant Documents	Flat	80,00	
6.1.11	Pre-checking of Documents	Flat	50,00	100,00
<b>6.2</b>	<b>IMPORT LETTERS OF CREDIT <sup>(1)+(3)</sup></b>			
6.2.1	Opening Commission			
	6.2.1.1 Per month (minimum three months)	0,20	50,00	Unlimited
	6.2.1.2 Per month thereafter or part of it	0,20		
6.2.2	Exchange Commission	0,45	6,00	500,00
6.2.3	Handling Commission (in cases where exchange commission is not applicable)	0,25	10,00	Unlimited
6.2.4	Extension Commission for every additional month or part of it	0,20		
6.2.5	Amendment Commission	Flat	30,00	
6.2.6	Acceptance Commission			
	6.2.6.1 Per month (minimum three months)	0,20	45,00	Unlimited
	6.2.6.2 Per month thereafter or part of it	0,20		
6.2.7	Transaction Fee	Flat	40,00	
6.2.8	Discrepant Documents	Flat	80,00	
6.2.9	Correspondent Bank Fee for non-executed L/C	Flat	30,00	
6.2.10	Trust Receipt	0,25	40,00	100,00
6.2.11	Reimbursement fees	Flat	75,00	
6.2.12	Placing Goods in Bonded Warehouse and Release			
	6.2.12.1 Placing of goods	0,10	50,00	130,00
	6.2.12.2 Release of goods (per delivery order)	0,05	25,00	Unlimited
	6.2.12.3 Inspection/Certificate of goods (per visit)	Flat	90,00	
<b>6.3</b>	<b>OUTWARD FOREIGN DOCUMENTARY BILLS FOR COLLECTION <sup>(2)+(4)</sup></b>			
6.3.1	Exchange Commission	0,45	6,00	500,00
6.3.2	Handling Commission (in cases where exchange commission is not applicable)	0,25	10,00	500,00
6.3.3	Collection Commission	0,20	20,00	90,00
6.3.4	Transaction Fee	Flat	40,00	
6.3.5	Advice of Fate	Flat	20,00	
6.3.6	Amendment Commission	Flat	20,00	
6.3.7	Cancellation Commission for return of Outward Documentary Bill	0,10	5,00	20,00

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## 6. TRADE FINANCE SERVICES

A/A	DESCRIPTION OF SERVICES	%	EURO	
			MINIMUM	MAXIMUM
<b>6.4</b>	<b>OUTWARD FOREIGN CLEAN BILLS FOR COLLECTION <sup>(2)+(4)</sup></b>			
6.4.1	Exchange Commission	0,45	6,00	500,00
6.4.2	Handling Commission (in cases where exchange commission is not applicable)	0,25	10,00	500,00
6.4.3	Collection Commission	0,10	10,00	20,00
6.4.4	Advice of Fate	Flat	20,00	
6.4.5	Cancellation Commission for return of Outward Clean Bill	0,10	5,00	20,00
6.4.6	Transaction Fee (For Bills over €10.000)	Flat	40,00	
<b>6.5</b>	<b>INWARD FOREIGN DOCUMENTARY BILLS FOR COLLECTION <sup>(4)</sup></b>			
6.5.1	Exchange Commission	0,45	6,00	500,00
6.5.2	Handling Commission (in cases where exchange commission is not applicable)	0,25	10,00	500,00
6.5.3	Collection Commission	0,20	15,00	100,00
6.5.4	Acceptance Commission	Flat	15,00	
6.5.5	Protest Fees	Flat	30,00	
6.5.6	Acceptance Guarantee/Extension Commission (Per month minimum three months)	0,20	20,00	Unlimited
6.5.7	Transaction Fee	Flat	40,00	
<b>6.6</b>	<b>INWARD FOREIGN CLEAN BILLS FOR COLLECTION <sup>(4)</sup></b>			
6.6.1	Exchange Commission	0,45	6,00	500,00
6.6.2	Handling Commission (in cases where exchange commission is not applicable)	0,25	10,00	500,00
6.6.3	Execution Charge			
6.6.3.1	Up to €1.000	Flat	5,00	
6.6.3.2	From € 1.000,01 - € 10.000	Flat	10,00	
6.6.3.3	Over € 10.000,01	Flat	25,00	
6.6.4	Protest Fees	Flat	20,00	
6.6.5	Transaction Fee (For Bills over €10.000)	Flat	40,00	
6.6.6	Return of Unpaid Bill	Flat	30,00	
<b>6.7</b>	<b>GUARANTEES</b>			
6.7.1	Issuance Commission (per month minimum three months)	0,17	30,00	Unlimited
6.7.2	Issuance Commission for Letters of Guarantee for immigration purposes with maturity 10 years (per annum)	1,20		
6.7.3	Extension Commission for every additional month or part of it	0,17		
6.7.4	Amendment Commission	Flat	30,00	
6.7.5	Exchange Commission	0,45	6,00	500,00
6.7.6	Handling Commission (in cases where exchange commission is not applicable)	0,25	10,00	500,00
6.7.7	Transaction Fee <sup>(5)</sup>	Flat	40,00	
6.7.8	Commission for Legal Advice	0,25	10,00	200,00
6.7.9	Guarantees issued on the request of our correspondents	Flat	60,00	
6.7.10	Settlement of Claim <sup>(6)</sup>	Flat	50,00	
6.7.11	Advising of LG (without any responsibility)	0,10	90,00	150,00
6.7.12	Advising of amendment of LG (in accordance with 6.7.11)	Flat	30,00	

continued...

## 6. TRADE FINANCE SERVICES

A/A	DESCRIPTION OF SERVICES	%	EURO	
			MINIMUM	MAXIMUM
<b>6.8</b>	<b>SHIPPING GUARANTEES</b>			
<b>6.8.1</b>	<b>Issuance Commission</b>			
	6.8.1.1. For a period of 3 months	Flat	36,00	
	6.8.1.2 Per month thereafter or part of it	Flat	12,00	
<b>6.8.2</b>	<b>Delivery Orders covering goods under collective Bills of Lading</b>	Flat	10,00	
<b>6.9</b>	<b>LETTERS OF UNDERTAKING (AIRWAY BILLS)</b>	Flat	20,00	
<b>6.10</b>	<b>OTHER CHARGES</b>			
<b>6.10.1</b>	<b>Message Transmission</b>	Flat	15,00	
<b>6.10.2</b>	<b>Courier</b>			
	6.10.2.1 Without Documents	Flat	35,00	
	6.10.2.2 With Documents	Flat	50,00	
<b>6.10.3</b>	<b>Message Transmission (700, 701)</b>	Flat	50,00	
<b>6.10.4</b>	<b>Postages</b>			
	6.10.4.1 Ordinary Mail	Flat	3,00	
	6.10.4.2 Registered Mail	Flat	10,00	
<b>6.10.5</b>	<b>Studying/Evaluating Complex Cases</b>		50,00	120,00
<b>6.10.6</b>	<b>Delivery of Documents by Hand</b>	Flat	15,00	

### NOTES

- (1) Swift charges are collected as per 6.10.1
- (2) Courier expenses are collected as per 6.10.2
- (3) Swift charges are collected as per 6.10.3
- (4) Postages are collected as per 6.10.4
- (5) Does not apply to Letters of Guarantee issued for immigration purposes
- (6) Handling commission is also collected as per 6.7.6

## 7. CREDIT FACILITIES

A/A	CREDIT FACILITIES	%	EURO	
			MINIMUM	MAXIMUM
<b>7.1</b>	<b>COMMISSION &amp; CHARGES</b>			
<b>7.1.1</b>	<b>Arrangement Fees</b>			
	7.1.1.1 Retail	0,50-1,50	20,00	Unlimited
	7.1.1.2 Microfinance	0,50-1,50	50,00	Unlimited
	7.1.1.3 Corporate	0,50-1,50	100,00	Unlimited
<b>7.1.2</b>	<b>Documentation Fees (Preparation)</b>			
	7.1.2.1 Retail	Flat	75,00	
	7.1.2.2 Microfinance	0,50-1,00	100,00	Unlimited
	7.1.2.3 Corporate	0,50-1,00	200,00	Unlimited
	7.1.2.4 Additional Fee for placing or releasing mortgages	Flat	50,00	
<b>7.1.3</b>	<b>Loan Disbursements (except Housing Loans)</b>	Flat	20,00	
<b>7.1.4</b>	<b>Part Repayment and Early Settlement (As per agreement) <sup>(1)</sup></b>			
<b>7.1.5</b>	<b>Annual Review Fee for Legal Entities (excluding customers with overdrafts)</b>	0,50	50,00	Unlimited
<b>7.1.6</b>	<b>Commitment Fee (on the unutilized balances)</b>			
	7.1.6.1 Retail	1,50	20,00	Unlimited
	7.1.6.2 Microfinance	1,50	30,00	Unlimited
	7.1.6.3 Corporate	1,50	50,00	Unlimited
<b>7.1.7</b>	<b>Maintenance Fees for Overdrafts (per quarter)</b> (Individuals and Legal Entities excluding IBU customers)			
	7.1.7.1 Up to € 5.000	Flat	3,00	
	7.1.7.2 From € 5.001 to € 10.000	Flat	5,00	
	7.1.7.3 From € 10.001 to € 50.000	Flat	20,00	
	7.1.7.4 From € 50.001 to € 100.000	Flat	35,00	
	7.1.7.5 From € 100.001 to € 500.000	Flat	100,00	
	7.1.7.6 From € 500.001 to € 1.000.000	Flat	175,00	
	7.1.7.7 Over € 1.000.001	Flat	400,00	
<b>7.1.8</b>	<b>Cancellation of Not Implemented Approved Facilities</b>			
	7.1.8.1 Retail	0,50-1,50	15,00	Unlimited
	7.1.8.2 Microfinance	0,50-1,50	30,00	Unlimited
	7.1.8.3 Corporate	0,50-1,50	100,00	Unlimited
<b>7.1.9</b>	<b>Restructuring of Distressed Facilities <sup>(2)</sup></b>			
	7.1.9.1 Retail	0,50-1,50		
	7.1.9.2 Microfinance	0,50-1,50		
	7.1.9.3 Corporate	0,50-1,50		
<b>7.1.10</b>	<b>Default Interest Rate</b>	2,00		
<b>7.1.11</b>	<b>Authorized Temporary Limit (additional interest over agreed interest)</b>	1,00		
<b>7.1.12</b>	<b>Default Interest Rate for Accounts without Limit (over the maximum interest rate for retail current accounts)</b>	2,00		
<b>7.1.13</b>	<b>Valuations/Revaluations/Monitoring of Work in Progress</b>		Cost of Valuation plus VAT (based on Valuer's Invoice)	
<b>7.1.14</b>	<b>Right to Purchase fee for Fast Auto</b>	Flat	50,00	

### NOTES

(1) The Loans under the Consumer Credit law are charged in line with the provisions of the relative law. Loans that do not fall under the above Law and there is no specific provision on the agreement are charged with 6 months interest on the amount settled (Minimum charge €30)

(2) On the extended amount or otherwise

Actual fees: 1. Stamp Duty (debited according to the current legislation), 2. District Land Registry Office fees (register/removal of mortgaged property, cost of search of encumbrances on immovable property, fees for searches on property registered in the name of the customer, transfer of property) are debited according to the current applicable fees of District Land Registry Office

## 8. DEBIT CARDS

A/A	DESCRIPTION OF SERVICES	%	DAY2DAY (ex SHOP&CASH)		YOUTH CARD		VISA PLATINUM		VISA BUSINESS PLATINUM	
			EURO		EURO		EURO		EURO	
			MINIMUM	MAXIMUM	MINIMUM	MAXIMUM	MINIMUM	MAXIMUM	MINIMUM	MAXIMUM
8.1	ANNUAL FEE PRIMARY CARD	Flat	5,00		Free		80,00		90,00	
8.2	ANNUAL FEE ADDITIONAL CARD	Flat	5,00		Free		80,00		90,00	
8.3	CARD RE-ISSUE FEE	Flat	8,50		8,50		8,50		8,50	
8.4	CARD REPLACEMENT FEE	Flat	8,50		8,50		8,50		8,50	
8.5	PIN REGENERATION FEE	Flat	8,50		8,50		8,50		8,50	
8.6	PIN REACTIVATION FEE	Flat	8,50		8,50		8,50		8,50	
8.7	TRANSACTIONS ON ATM OF ASTROBANK PUBLIC COMPANY LIMITED									
8.7.1	Cash Withdrawal		Free		Free		Free		Free	
8.7.2	Balance Inquiry		Free		Free		Free		Free	
8.7.3	Cash/Cheque Deposit (cheques drawn on Local Bank in Euro)		Free		Free		Free		Free	
8.7.4	Mini Statement		Free		Free		Free		Free	
8.8	CASH DISBURSEMENT FROM OTHER BANKS' ATMS IN CYPRUS AND ABROAD									
8.8.1	Withdrawals in Euro		Flat 2,50		Free		Flat 2,50		Flat 2,50	
8.8.2	Withdrawals in other currencies	3,33	4,20	Unlimited	Free		4,20	Unlimited	4,20	Unlimited
8.9	CASH DISBURSEMENT FROM JCC ATM									
8.9.1	Withdrawals in Euro		Free		Free		Free		Free	
8.10	ADMIN LEVY ON FOREIGN CURRENCY TRANSACTIONS	2,90								
8.11	EMERGENCY CARD REPLACEMENT <sup>(1)</sup>		N/A		N/A		No Bank Fees		No Bank Fees	
8.12	EMERGENCY CASH DISBURSEMENT <sup>(2)</sup>		N/A		N/A		No Bank Fees		No Bank Fees	
8.13	CONCIERGE SERVICES <sup>(3)</sup>		N/A		N/A		Free		Free	

### NOTES

- 1) Courier Charges will be charged to the Customer (service is offered in the event the card is lost or stolen abroad – in a country other than customer's residence country)
- 2) Funds will be disbursed using the services of a worldwide money transfer agency. Money transfer agency fees will be charged to the customer (service is offered in the event the card is lost or stolen abroad – in a country other than customer's residence country)
- 3) Offering useful telephone information and assistance when travelling

## 9. CREDIT CARDS - PRIVILEGE (CLASSIC) VISA / STATUS GOLD VISA / MILES & MORE VISA

A/A	DESCRIPTION OF SERVICES	%	EURO	
			MINIMUM	MAXIMUM
9.1	Annual Fee Primary Privilege Card	Flat	15,00	
9.2	Annual Fee Primary Gold Card	Flat	50,00	
9.3	Annual Fee Primary Miles & More Card	Flat	70,00	
9.4	Annual Fee Additional Privilege Card	Flat	10,00	
9.5	Annual Fee Additional Gold Card	Flat	25,00	
9.6	Annual Fee Additional Miles & More Card	Flat	20,00	
9.7	Re-Issue Fee	Flat	8,50	
9.8	Card Replacement Fee	Flat	8,50	
9.9	PIN Regeneration Fee	Flat	8,50	
9.10	Re-activation Fee	Flat	8,50	
9.11	Copy of Transaction Voucher Fee	Flat	8,50	
9.12	Total Annual Percentage Interest	12,50		
9.13	Cash Advance Fee	3,33	4,20	Unlimited
9.14	Overdue Fee/Default Interest Rate	2,00		
9.15	Overlimit Fee/Default Interest Rate	2,00	5,00	Unlimited
9.16	Balance Transfer Fee	Flat	10,00	
9.17	Minimum Payment	5,00		
9.18	Copy of Statement Fee	Flat	3,40	
9.19	Admin Levy on Foreign Transactions	2,90		
9.20	Travel Insurance (applies to Privilege Card)		N/A	
9.21	Travel Insurance (applies to Gold Card)		FREE OF CHARGE	
9.22	Travel Insurance (applies to Miles & More Card)		FREE OF CHARGE	

## 10. CREDIT CARDS - BUSINESS VISA CARD

A/A	DESCRIPTION OF SERVICES	%	EURO	
			MINIMUM	MAXIMUM
10.1	Annual Fee Primary Card	Flat	70,00	
10.2	Annual Fee Additional Card	Flat	50,00	
10.3	Re-Issue Fee	Flat	8,50	
10.4	Card Replacement Fee	Flat	8,50	
10.5	PIN Regeneration Fee	Flat	8,50	
10.6	Re-activation Fee	Flat	8,50	
10.7	Copy of Transaction Voucher Fee	Flat	8,50	
10.8	Total Annual Percentage Interest	12,50		
10.9	Cash Advance Fee	3,33	4,20	Unlimited
10.10	Overdue Fee/Default Interest Rate	2,00		
10.11	Balance Transfer Fee	Flat	10,00	
10.12	Minimum Payment	8,00		
10.13	Copy of Statement Fee	Flat	3,40	
10.14	Admin Levy on Foreign Transactions	2,50		
10.15	Travel Insurance		FREE OF CHARGE	

## 11. ADDITIONAL FEES FOR IBU CUSTOMERS

A/A	DESCRIPTION OF SERVICES	%	EURO	
			MINIMUM	MAXIMUM
<b>11.1</b>	<b>ACCOUNT OPENING FEE <sup>(1)+(2)</sup></b>			
11.1.1	Individuals		100,00	200,00
11.1.2	Legal Entities		300,00	400,00
<b>11.2</b>	<b>OPENING FEE FOR CLIENT ACCOUNT</b>			
11.2.1	Legal entity: 0.50% on declared turnover. This will be deducted from first incoming payment	0,50	100,00	225,00
11.2.2	Individual: 0.50% on declared turnover. This will be deducted from first incoming payment	0,50	50,00	110,00
<b>11.3</b>	<b>CLOSURE OF ACCOUNT</b>			
11.3.1	Individuals	Flat	100,00	
11.3.2	Legal Entities	Flat	150,00	
<b>11.4</b>	<b>TRANSACTION INVESTIGATION</b>			
11.4.1	Transaction Investigation ie sanctions, correspondent banking inquiries, other authorities' enquiries, etc	Flat	30,00	250,00
11.4.2	Transaction Investigation and Monitoring depending on the complexity	0,75	40,00	Unlimited
<b>11.5</b>	<b>PRINTING OF A TEMPORARY AND CERTIFIED STATEMENT</b>		€30,00 per printing statement of one page plus €4,00 for each page if more than one page	
<b>11.6</b>	<b>CORPORATE DOCUMENTS PRINTED DIRECTLY FROM THE REGISTRAR OF COMPANIES (IN ADDITION TO THE ACTUAL COST)</b>	Flat	50,00	
<b>11.7</b>	<b>REVIEW OF CUSTOMER FILES</b>			
11.7.1	Individuals	Flat	100,00	200,00
11.7.2	Legal Entities	Flat	300,00	400,00
<b>11.8</b>	<b>CHANGE OF OWNERSHIP AND LINE OF BUSINESS</b>	Flat	300,00	400,00
<b>11.9</b>	<b>TRANSLATION OF DOCUMENTS</b>	Flat	25,00 per page	
<b>11.10</b>	<b>REACTIVATION OF DORMANT ACCOUNTS</b>			
11.10.1	Legal Entities	Flat	100,00	
11.10.2	Individuals	Flat	50,00	
<b>11.11</b>	<b>LOW TURN-OVER PER CUSTOMER</b>			
11.11.1	Legal Entities		€10,00 per month if average balance < €20.000 and less than 4 transactions per month	
11.11.2	Individuals		€5,00 per month if average balance < €5.000 and less than 2 transactions per month	
<b>11.12</b>	<b>OUTWARD TRANSFERS WRONG IBAN</b>	Flat	15,00	
<b>11.13</b>	<b>OTHER CHARGES (Directors/Secretary/Signatory/Registered Shareholder/ Opening of additional account under same CIF/WinBank Amendments)</b>	Flat	50,00	100,00
<b>11.14</b>	<b>INTERNAL TRANSFERS BETWEEN ACCOUNTS OF SAME CUSTOMER (SAME CURRENCY)</b>			
11.14.1	Up to €1.000		No fees	
11.14.2	Over €1.000			
	Individuals	Flat	5,00	
	Legal Entities	Flat	10,00	
<b>11.15</b>	<b>Account Maintenance Fee applies to international companies and non resident accounts</b>			
11.15.1	International Companies (monthly charge)	Flat	35,00	
11.15.2	Non residents - Individuals (quarterly charge)	Flat	35,00	
<b>11.16</b>	<b>Minimum Annual Total Commissions and Fees per CIF</b>			
11.16.1	Legal Entities	Flat	600,00	1.200,00
11.16.2	Individuals	Flat	200,00	300,00

### NOTES

(1) In addition, a Minimum Balance Requirement applies to all IBU Customers.

(2) Additional Account Opening Fees may apply depending on the complexity of the case.



## 12. VALUE DATES/AVAILABILITY ON CHEQUE DEPOSITS

E.U. COUNTRIES	CURRENCY	WORKING DAYS			
		Cheques drawn on E.U. Countries		Cheques in Foreign Currency drawn on Banks located on E.U. Countries	
		Value	Availability	Value	Availability
CYPRUS <sup>(1)</sup>	"	2	4	--	--
GREECE	"	15	15	15	15
ITALY	"	20	20	22	22
BELGIUM	"	15	15	17	17
FRANCE	"	22	22	27	27
NETHERLANDS	"	17	17	20	20
GERMANY	"	17	17	20	20
AUSTRIA	"	17	17	20	20
SPAIN	"	17	17	22	22
IRELAND	"	22	22	27	27
FINLAND	"	17	17	22	22
PORTUGAL	"	17	17	22	22
OTHER COUNTRIES		Cheques in Foreign Currency drawn within the country		Cheques in Foreign Currency drawn on Banks located in different countries	
U.S.A.	USD	2 (within New York)	12 (within New York)	22	22
U.S.A.	USD	22 (outside New York)	22 (outside New York)	22	22
CANADA	CAD	22	22	27	27
AUSTRALIA	AUD	17	17	22	22
U.K.	GBP	17	17	22	22
SWITZERLAND	CHF	22	22	27	27
DENMARK	DKK	15	15	17	17
SWEDEN	SEK	17	17	19	19
NORWAY	NOK	15	15	17	17

### IMPORTANT NOTE

The value dates mentioned above are not the final clearance dates.

Therefore staff should know the customer with whom they are transacting.

(1) Cheques drawn on Commercial Banks/Co-operative Credit Institutions in Cyprus.



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