

	TRADITIONAL CHANNELS	ELECTRONIC CHANNELS (E-Banking)
OUTWARD PAYMENT ORDERS		
IN EURO		
Payment from EUR A/C	Handling Fees: 0.15% min €5,00 max €350,00 Transaction Fees: Up to €10.000: €5,00 €10.000 < Amount ≤ €50.000: €13,00 > €50.000: €20,00	Handling Fees: 0.1%, min €6 max €200,00
Transfer from FCY A/C	Exchange Commission: 0.4% min €2,00 max €400,00 Handling Fees: 0.15% min €5,00 max €350,00 Transaction Fees: Up to €10.000: €5,00 €10.000 < Amount ≤ €50.000: €13,00 > €50.000: €20,00	Handling Fees: 0.1%, min €6 max €200,00
IN FOREIGN CURRENCY		
Payment from same currency FCY A/C	Handling Fees: 0.15% min €5,00 max €350,00 Transaction Fees: Up to €10.000: €5,00 €10.000 < Amount ≤ €50.000: €13,00 > €50.000: €20,00	Handling Fees: 0.1%, min €6 max €200,00
Convert from € or different FCY A/C	Exchange Commission: 0.4% min €2,00 max €400,00 Transaction Fees: Up to €10.000: €5,00 €10.000 < Amount ≤ €50.000: €13,00 > €50.000: €20,00	Handling Fees: 0.1%, min €6 max €200,00
ADDITIONAL CHARGES (FOR ALL CURRENCIES)		
For same day value transfers	Additionally: 0.05%, min €25,00 max €200,00	Additionally: 0.05%, min €25,00 max €200,00 (Applicable only for transfers € to € and same FCY. Service n/a for transfers € to FCY or FCY to €)
Correspondent's charges collected from the applicant (Charges 'OUR')	Up to €12.500: €20,00 €12.500 < Amount ≤ €50.000: €30,00 > €50.000: €50,00	Up to €12.500: €20,00 €12.500 < Amount ≤ €50.000: €30,00 > €50.000: €50,00
Missing Beneficiary's IBAN/BIC	€15,00	€15,00
Correction of Swift	€60,00	€60,00
Refusal of payment order	€3,00	€3,00
Discrepancies/recoveries/revocation of customer instructions	€40,00	€40,00
Fax advice	Cyprus: €1,50 Abroad: €4,00	N/A

INWARD PAYMENT ORDERS	
IN EURO	
Deposit to € A/C	Transaction Fees: Up to €5.000: €3,00 €5.000 < Amount ≤ €50.000: €10,00 > €50.000: €15,00
Deposit to FCY A/C	Exchange Commission: 0.4% min €2,00 max €400,00 Transaction Fees: Up to €5.000: €3,00 €5.000 < Amount ≤ €50.000: €10,00 > €50.000: €15,00
IN FOREIGN CURRENCY	
Deposit to same currency FCY A/C	Transaction Fees: Up to €10.000: €5,00 €10.000 < Amount ≤ €50.000: €13,00 > €50.000: €20,00
Deposit to € or different currency FCY A/C	Exchange Commission: 0.4% min €2,00 max €400,00 Transaction Fees: Up to €10.000: €5,00 €10.000 < Amount ≤ €50.000: €13,00 > €50.000: €20,00
ADDITIONAL CHARGES (FOR ALL CURRENCIES)	
Refusal of payment order	€3,00
Discrepancies/investigations of payment instructions	€40,00
Fax advice	Cyprus: €1,50 Abroad: €4,00

BANKERS DRAFTS	
1. ISSUE OF BANKERS DRAFTS DRAWN ON FOREIGN BANKS	
From same currency (€ to € or FCY to same FCY)	Handling Fees: 0.15% min €5,00 max €350,00 Transaction Fees: Up to €10.000: €5,00 €10.000 < Amount ≤ €50.000: €13,00 > €50.000: €20,00
Conversion from different currency FCY A/C or conversion from LCY or vice versa (FCY to different FCY or € to FCY or FCY to €)	Exchange Commission: 0.4% min €2,00 max €400,00 Transaction Fees: Up to €10.000: €5,00 €10.000 < Amount ≤ €50.000: €13,00 > €50.000: €20,00
Stop payment of banker's draft issued by CDB	Up to €1.000: €10,00 €1.000 < Amount ≤ €50.000: €20,00 > €50.000: €30,00 Collect additional charges depending on the foreign correspondent's claim
2. ISSUE OF BANKERS DRAFTS DRAWN ON CDB (ISSUE OF LOCAL DRAFTS)	
From EUR A/C	Handling Fees: 0.15% min €5,00 max €15,00
From FCY A/C	Exchange Commission: 0.4% min €2,00 max €400,00 Handling Fees: 0.15% min €5,00 max €15,00

OTHER SERVICES (1)	
TRANSFER OF FUNDS WITHIN THE BANK	
Same customer & same currency	FREE
Same currency but different customer	Handling Fees: Up to €10.000: €5,00 €10.000 < Amount ≤ €50.000: €13,00 > €50.000: €20,00
Different currency	Exchange Commission: 0.4% min €2,00 max €400,00
Refusal of payment order	€3,00
Discrepancies/amendments/recoveries/revocation of customer instructions	€40,00
DEPOSIT OF FOREIGN CHEQUES IN EURO OR FOREIGN CURRENCY – ISSUED BY FOREIGN BANKS	
Deposit to same currency A/C (€ to € or FCY to same FCY)	Handling Fees: 0.15% min €5,00 max €350,00 Transaction Fees: Up to €10.000: €5,00 €10.000 < Amount ≤ €50.000: €13,00 > €50.000: €20,00
Deposit of FCY cheque to € A/C or different FCY A/C (FCY to € or FCY to different FCY)	Exchange Commission: 0.4% min €2,00 max €400,00 Transaction Fees: Up to €10.000: €5,00 €10.000 < Amount ≤ €50.000: €13,00 > €50.000: €20,00
LCY CASH WITHDRAWAL FROM FCY ACCOUNT (INCLUDING CHEQUE ENCASHMENT)	Exchange Commission: 0.4% min €2,00 max €400,00

CURRENT ACCOUNTS	
Issue of cheque book	€10,00 (plus €5 postages)
Issue of special cheque book	Cost determined according to the work involved
Stop payment of cheques	€8,00 per cheque, max €15,00 at a time
Release of stop payment of cheques	€8,00 per cheque, max €15,00 at a time
Cheque returned unpaid through Clearing or over the counter	€25,00 per cheque (Charged on drawer due to insufficient funds) €10,00 per cheque (Charged on drawer for any other reason) €3,00 per cheque (Charged on beneficiary)
Return of scanned copies of paid cheques to the drawer (customer)	€5,00 per cheque max €20,00 (per request -scanned cheques only)
Payment of held cheques excluding FCY A/Cs.	€10,00 per cheque
Cheque presented to CDB counters for “Special Presentation”	€20,00 each (charged to the beneficiary)
Presenting a cheque at another bank’s counters, through “Special Presentation” (only within the same town)	€30,00 each (charged to the beneficiary)

FOREIGN CURRENCY	
Purchase / Deposit of foreign currency notes (deposit to same or different currency A/C)	0.5%
Sale of foreign currency notes (from Branch)	0.5%, min €5,00
Forward Exchange Contracts	All currencies 0.1%, min €20,00

LOANS & OVERDRAFTS	
Management fees (Applies to renewals & Revision of existing Facilities)	On case by case basis at the discretion of the Bank up to 0.5%
Documentation fees (paid once)	On a case by case basis min €255,00
Valuation fees	For new valuations min €100,00 max €800,00 For revaluations 1/3 of the above fees
Arrangement fees/Study fees (Applies to all new applications and is paid once)	On a case by case basis up to 1.00% at the discretion of the Bank
Excess fee on overdraft	+5.25% on the amount in excess
Loan Arrears	+5.25% on the amount in arrears Additionally €15/month for the 3rd and 4th arrear and €20 thereafter
Cancellation fee of approved facility	0.50% max €1000,00
Loan/Overdraft Arrears Notification Letter /Notice	€15
Letter of consent (Waivers etc)	Min €10,00
Excess fee on overdraft for payment of a cheque over the counter where there are no sufficient funds to cover excess	€10,00
Early repayment / settlement fee on loan	Variable interest upto 6 months interest Fixed interest – Cost to the Bank
Disbursement fee	€34,00
Legal fees for Amending Registration of Mortgages	Nicosia €50,00, Larnaca €85, Famagusta/Limassol €115, Paphos €255
Commitment fees	0.5%-1% on the unutilized amount
Authorised Temporary Limit	2% additional interest on the approved temporary limit
Maintenance Fees for current accounts with limits (Overdrafts)	From €0-100,000 limit €25,00 per quarter From €100,001 – 1,000,000 limit €100,00 per quarter Limits > €1,000,001 €200,00 per quarter

CERTIFICATES	
Certificates of balance and interest	€5,00 per certificate €8,00 per certificate concerning balances of more than 12 months old
Certificate of balance(s)	min €15,00 per certificate
Other certificates	Depending on the work involved: min €5,00
Auditors annual report (For the company's external auditors)	For companies: €55,00 per certificate For Individuals: €25,00 (In addition to the €15,00 charge per certificate of balance(s))
Bank Reference, Status Report	€40,00 upon issuing
Financial information to Trustees/Administrators/Executors about their customers	min €40,00 each

OTHER SERVICES (2)	
Regular issue of statements for current A/Cs	FREE
Issue of statements for Loan accounts A/Cs	€3,00 per statement, per account
Issue of statements at customer's request (free of charge if ordered through Electronic Banking)	€3,00 per statement
Issue of statements at customer's request (for customers at Recoveries)	€8,00 per statement
Mail returned to the bank due to incorrect customer address	€4,00 for each envelope
Photocopies (vouchers, cheques etc.)	Min €3,00, max €30,00 per request
Photocopies of documents at customer's request (e.g. guarantee)	€20,00 per document
Fax sent on customer's request	For abroad: min €4,00 per fax message For inland: min €1,50 per fax message
Power of Attorney	€15,00 each
TEST KEYS	Physical persons: €60,00 p.a Legal entities: €90,00 p.a
SAFE DEPOSIT LOCKERS	Small €70,00 per year Medium size €80,00 per year Large size €90,00 per year Higher charges may be applied at the discretion of the Manager taking into consideration the number of customer visits
Modification of Data Protection Act on customers request	€20,00
Coin counting at the counters (excluding coin counting through the automated machines)	For amounts up to €50: free of charge For amounts over €50: 2%, max €18,00 per counting
Cheque Encashment (excluding CDB cheques)	0.15% on the cheque amount, min €1,00 per cheque

ABBREVIATIONS:

- A/C: Account
- FCY: Foreign Currency
- LCY: Local Currency