

COMMISSIONS AND CHARGES TABLE

International Corporate Banking (ICB)

Effective as of 18/12/2023

1. ACCOUNTS
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6. OTHER SERVICES
7. DEBIT CARDS

Document Date: 17/10/2023

1. ACCOUNTS

Account opening / closing fee	€100	Physical Persons
	€200	Legal Entities
Maintenance Fee for Current Accounts - see Note 1	€10	Physical Persons, per month, charged monthly
	€30	Legal Entities, per month, charged monthly
Issue of statements upon customer request: - Active accounts - Closed/Terminated accounts	€5	Per page
Statement Printing and Mailing Cost	€5	Per account, monthly charge
Current account 'no activity' fee - Physical Persons - see Note 1 (Charge for current accounts with no transactions in a consecutive period of 6 months or longer)	€50 every six months	Minor accounts are exempted
Current account 'no activity' fee - Legal Entities - see Note 1 (Charge for current accounts with no transactions in a consecutive period of 6 months or longer)	€100 every six months	
Account Review fee	€50	Physical Persons, per customer
	€200	Legal Entities, per customer
Reactivation of Dormant Account	€50	Physical Persons
	€150	Legal Entities
Change of Structure	€150	
Payment of fixed deposit account, with fixed interest rate, prior to maturity (early withdrawal fee)	Amount withdrawn x 1,00% x days remaining to maturity / 365 days (or 366 days in a leap year)	
Withdrawal from Notice Accounts (local currency) without notice (early withdrawal fee)	Amount withdrawn x 1,00% x days remaining for the notice to be effected / 365 days (or 366 days in a leap year)	
Withdrawal from cdb saver account on days other than those defined in the Account Opening Terms and Conditions (early withdrawal fee)	Amount withdrawn x 1,00% x number of remaining days until the next first business day of the month or the week that follows (according to the product type) / 365 days (or 366 days in a leap year)	

2. CHEQUES

Cheques Cashed	€2	Per cheque
Chequebooks	€25	Per chequebook
	€20	<u>Through eBanking</u> per chequebook
Cheques printed on continuous paper / Chequebooks of special printing	€20	Per 100 cheques Additional stamp duty €0,05 for every cheque is charged. The cost of printing is not included.
Stop payment of cheques	€10	Per cheque
	max €20	For each request
Cancellation of stop payment of cheques	€10	Per cheque
	max €20	For each request
Issued cheque returned unpaid through Clearing or over the counter (Drawer's charge)	€35	Per cheque - if returned due to insufficient funds
	€10	Per cheque - if returned due to other reasons
Deposited cheque returned unpaid for any reason (charged on beneficiary)	€10	Per cheque
Return of scanned copies of paid cheques to the drawer (customer)	€10	Per cheque
	max €50	Per date-scanned cheques only
	Free of charge	Through eBanking
Payment of held cheques (excluding foreign currency accounts)	€20	Per cheque
Special presentation of cheques	€50	For each cheque that cdbbank presents to other local Banks
	€25	For every cdbbank cheque presented from other local Banks
Issue of Bankers' Draft - see Note 2	0,15%, min €10 / max €25	
Cancellation of Bankers' Draft	€10	

3. PAYMENTS AND FOREIGN EXCHANGE

3.1 OUTWARD PAYMENTS

Payments through SEPA in Euro - see Note 2 and Note 3	eBanking	Other Channels	Processing Fee
	Up to €1.000: €4	Up to €5.000: €15	
	Over €1.000 to €5.000: €6		
	Over €5.000 to €50.000: €10		
	Over €50.000: €20	Over €50.000: €30	
		0,07%, max €250	0,10%, max €300
Payments through SWIFT in all Currencies - see Note 2	eBanking	Other Channels	Processing Fee
	Up to €5.000: €5	Up to €5.000: €15	
	Over €5.000 to €50.000: €10	Over €5.000 to €50.000: €20	
	Over €50.000: €20	Over €50.000: €30	
		0,10%, min €5, max €250	0,15%, min €10, max €400
Correspondent charges collected from the applicant (for payments with charges ‘OUR’) - includes non-PSD regulated payments	Up to €12.500: €25		
	Over €12.500 to €50.000: €50		
	Over €50.000: €75		
Transfers with same day value	0,05%, min €20, max €200		In addition to the above charges
Missing Beneficiary’s IBAN / BIC	€25		
Change /Cancellation / Correction	€50		
Fax / e-mail advice	€5		
Payments within the Bank, in the same currency	Free of charge		
Transaction due diligence fee (where applicable)	1%, min €50		

3.2 INWARD PAYMENTS

Payments through SEPA	Up to €2.000: Free of charge	Processing fee
	Over €2.000 to €10.000: €2	
	Over €10.000 to €20.000: €6	
	Over €20.000 to €50.000: €10	
	Over €50.000: €30	

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Payments through SWIFT - see Note 2	Up to €10.000: €10	Processing fee
	Over €10.000 to €50.000: €15	
	Over €50.000: €40	
Change / cancellation / correction	€50	
Transaction due diligence fee (where applicable)	1%, min €50	

3.3 BANKNOTES IN EURO OR IN FOREIGN CURRENCY

Cash withdrawal - from Euro account (No conversion)	Up to €2.000: Free of charge	
	Over €2.000: 0,10%	
Cash withdrawal - from foreign currency account (No conversion)	0,50%, min €5	
Cash Deposit	Free of charge	
Purchase / Deposit of foreign currency notes (deposit to same or different currency account) - see Note 2	0,50%	
Sale of foreign currency notes (from Branch) - see Note 2	0,50%, min €5	Handling Fee

3.4 FORWARD FX CONTRACTS

Forward Foreign Exchange Contracts	0,20%, min €35 / max €1.000	All currencies
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4. eBANKING

Hard Token - see Note 4	€25	
Soft Token - see Note 4	€10	

5. TRADE FINANCE SERVICES

5.1 LETTERS OF CREDIT

5.1.1 IMPORT LETTERS OF CREDIT

Opening commission / Extension - without confirmation	0,20% per month or part thereof, min. period 3 months (0,60%), min €50	
	0,20% for every additional month or part thereof	
Opening commission / Extension - confirmed	0,20% per month or part thereof, min. period 3 months (0,60%), min €50	
	0,20% for every additional month or part thereof	
Amendment fees	€30	
Handling commission Exchange commission (Collected whenever there is a conversion of currency and replaces Handling commission)	0,25% min €10 / max €850 0,50% min €10 - For amounts over €35.000 is reduced to 0,40% min €175 / max €500	
Acceptance commission	0,60% for the first quarter or part thereof, min €50	
	0,20% for every additional month or part thereof for the duration of the credit	
Discrepancy fees	€75 / USD90	
Payment / Reimbursement fees	Equivalent of €100 (excluding 'SWIFT' messages)	
Cancellation commission (before or after the issuance)	€20	

5.1.2 IMPORT LETTERS OF CREDIT

Advising commission	0,05% min €50 / max €150	
Advising commission for non- customers	0,10% min €90 / max €170	
Confirmation commission	0,20% per month or part thereof, minimum period 3 months (0,60%), min €100, to be collected in addition to the advising commission	
Acceptance commission (for confirmed Credits)	0,20% per month or part thereof, minimum period 3 months (0,60%), min €100	
Advice of Amendment	€30	

Handling commission	0,25% min €10 / max €850	
Exchange commission (Collected whenever there is a conversion of currency and replaces Handling commission)	0,50% min €10 - For amounts over €35.000 is reduced to 0,40% min €175 / max €500	
Payment / Execution commission	0,25% min €50 / max €150	
Discrepancy fees	€80	
Pre-checking of documents	min €35 / max €80	
Assignment of proceeds	€40	
Cancellation in case L/C expired unutilized	€25	

5.1.3 TRANSFERABLE LETTERS OF CREDIT

Transfer / Extension Commission (Transferring of a Credit or part of it)	0,15% per month or part thereof, min. period 3 months (0,45%), min €80	
Amendment fees	€30	
Payment / Reimbursement fees	Equivalent of €100 (excluding 'SWIFT' messages)	

5.2 LETTERS OF GUARANTEE

5.2.1 LETTERS OF GUARANTEE - LOCAL

Issuance commission	0,15% per month or part thereof, min. period 3 months (0,45%), min €30	
Extension commission	0,15% for every additional month or part thereof	
Issuance / Extension commission of Letters of Guarantee in favour of Civil Registry and Migration dept.	0,15% per month or part thereof, min. period 3 months (0,45%), min €30	
Amendment fees	€30	
Cancellation commission (before or after the issuance)	€20	
Handling commission / Payment of claim	0,25% min €10 / max €500	
Exchange commission (Collected whenever there is a conversion of currency and replaces Handling commission)	0,50% min €10 - For amounts over €35.000 is reduced to 0,40% min €175 / max €500	
Claim Fee	€75	
Fee for Legal / Consultation services	€20 - €200	At the Bank's discretion

5.2.2 FOREIGN INCOMING GUARANTEE - ADVISED GUARANTEES (WITHOUT ANY RESPONSIBILITY)

Advise commission	€50	
Amendment fees / Advising of an amendment	€30	

5.2.3 FOREIGN INCOMING GUARANTEES - COUNTER GUARANTEES (WITH THE COUNTER GUARANTEE OF OUR CORRESPONDENT)

Issuance / Extension commission	Differentiation of issuance / extension commission according to the Bank / Country risk involved	
Amendment fees	€30	

5.2.4 SHIPPING GUARANTEES / LETTERS OF UNDERTAKING (FOR LETTERS OF CREDIT AND BILLS FOR COLLECTION)

Issuance commission	€50	
Endorsement of Airway Bills	€20	

5.3. BILLS FOR COLLECTION
5.3.1 INCOMING AND OUTGOING COLLECTIONS (Documentary Bills)

Collection commission	0,20% min €20 / max €90	
Amendment fees / Cancellation	€20	
Handling commission Exchange commission (Collected whenever there is a conversion of currency and replaces Handling commission)	0,25% min €10 / max €500 0,50% min €10 - For amounts over €35.000 is reduced to 0,40% min €175 / max. €500	
Protest fees	Min €30	
Acceptance Guarantee / Extension Commission	0,15% per month or part thereof, min. period 3 months (0,45%), min €30	
Acceptance Fee	€20	
Advice of Fate	€20	

6. OTHER SERVICES

6.1 CERTIFICATES

Auditors Certificate	€30	Physical Persons, per certificate
	€70	Legal Entities, per certificate
Bank Reference Letter	€50	per certificate
	€30	per certificate for additional information
Financial information to Trustees/ Administrators/Executors about their customers	€40	

6.2 INCOMING CHEQUES FOR COLLECTION

Transaction fees	€40	
Amendment fees	€30	
Handling commission	0,15% min €10, max €400	
Return of Unpaid Cheque	€35	Per cheque

6.3 OTHER COMMISSIONS & CHARGES FOR CHEQUES FOR COLLECTION

Investigation fees	€15	
SWIFT charges	€15	

6.4 OTHER

Search for Individuals and Businesses - <i>see Note 4</i>	€30 - €80	At the discretion of the Bank (Depending on the cost/work involved)
Mail returned to the bank due to incorrect customer address	€5	For each envelope
Copies of vouchers, cheques etc.	€10	Per date for the last 12 months
	€30	Per date for periods preceding the last 12 months
Copies of documents upon customer's request (e.g. guarantee)	€20	Per document
Safe Deposit Box	€80	Small size, per year
	€100	Medium size, per year
	€120	Large size, per year
	Free of charge	For the first 4 Customer visits
	€10	Per visit for any additional visit

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Courier Charges	€10	Domestic
	€60	Abroad
Utility bill / Tax payment over the counter	€2	Per bill
SEPA Direct Debit	€1	Non execution due to insufficient funds.
Translation of documents	€25	Per page

7. DEBIT CARDS
7.1 ANNUAL SUBSCRIPTION

Mastercard - Individual Classic	€10	Main Cardholder
	€5	Additional Cardholder
Mastercard - Individual Platinum	€60	Main Cardholder
	€40	Additional Cardholder
Mastercard - Business Platinum	€80	For each Cardholder

7.2 SERVICE CHARGES AND ADMINISTRATION FEES

Card Renewal	€10	
Card Re-Issue	€10	
PIN Re-Issue	€10	
Cash withdrawal fees in Euro from the Bank's ATMs in Cyprus	Free of charge	
Cash withdrawal fees in Euro from ATMs of other banks in Cyprus and Eurozone	Free of charge	
Cash withdrawal fees: - In Euro from any ATM abroad (except Eurozone) - In a currency other than Euro from any ATM in Cyprus and abroad	3,33% min €4	
Administration Fees (Currency Exchange Services) – see Note 5	3%, min €0,50	
Cash Advance Fee	3,33%, min €5	Per transaction For transactions carried out by the Bank's Debit Cards at any non – ATM device outside Cyprus.

COMMISSIONS AND CHARGES TABLE

Notes:

1. This charge does not include certain accounts which are solely used for the creation/renewal of fixed deposits.
2. **Foreign Exchange Commission (excluding Trade Finance Services)**
Foreign Exchange Commission is charged whenever there is a conversion relating to payments (outward / inward) or to other services between two different currencies (including Euro).
For all currencies: 0,40%, min €5 / max €400
3. The Bank accepts instructions for outward payments through SEPA in Euro up to €500.000.
4. For the cases where VAT is applicable, it shall be applied over and above the official Bank's charge.
5. Administration Fees (Currency Exchange Services) are charged when the transaction is performed in a country where the currency is different from Euro.
6. Additional information for specialised banking activities may be provided, upon request, by any Branch/Unit of cdbbank.