

COMMISSIONS AND CHARGES TABLE

Physical Persons and Legal Entities

Effective as of 09/08/2021

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COMMISSIONS AND CHARGES TABLE		
1. ACCOUNTS		
Account opening fee	Free of charge	
Account opening fee for Client Accounts (Specific), Legal Entity without the provision of credit facilities and Provident Funds/Pension Funds	€ 100	
Maintenance Fees for Current Accounts with limits (Overdraft)	Up to €100.000: €50	Physical Persons and Legal Entities, annual charge
	Over €100.000 - €1.000.000: €200	
	Over €1.000.000: €500	
Maintenance Fees for Current Accounts without limits (without Overdraft) - see Note 1	Free of charge	Physical Persons
	€100	Legal Entities, annual charge per customer
Issue of statements upon customer request	€3	per statement - Active accounts
	€3 - €50	per statement - Closed/Terminated accounts
Account excesses - Special Approval Required	€12	per transaction
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	€300 min	Review fee on Client Accounts (Pool) and Provident Funds. Charge, per current account.
	€100 min	Review fee on Legal Entities' Accounts. On a case by case basis, as per terms of contract. Charge, per current account.
Change of Structure	€50 min	Changes in a company's structure / signatories
Payment of fixed deposit account, with fixed interest rate, prior to maturity (early withdrawal fee)	Amount withdrawn x 1,00% x days remaining to maturity / 365 days (or 366 days in a leap year).	
Withdrawal from Notice Accounts (local currency) without notice (early withdrawal fee)	Amount withdrawn x 1,00% x days remaining for the notice to be effected / 365 days (or 366 days in a leap year).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account on days other than those defined in the Account Opening Terms and Conditions (early withdrawal fee)	Amount withdrawn x 1,00% x number of remaining days until the next first business day of the month or the week that follows (according to the product type) / 365 days (or 366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).	

COMMISSIONS AND CHARGES TABLE		
2. CHEQUES		
Cheques Cashed	Free of charge	
Chequebooks	€20	per chequebook
	€15	<u>Through eBanking</u> per chequebook
Chequebooks of special printing	Charges depend on the work involved	
Cheques printed on continuous paper	€15	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)	€ 5	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)	€10	per cheque
Special presentation of cheques	€40	For each cheque that cdbbank presents to other local Banks
	€20	For every cdbbank cheque presented to other local Banks
Issue of Bankers' Draft - see Note 2	0,15%, min €5 / max €15	
Cancellation of Bankers' Draft	€10	

COMMISSIONS AND CHARGES TABLE		
3. PAYMENTS AND FOREIGN EXCHANGE		
3.1 OUTWARD PAYMENT ORDERS IN EURO AND FOREIGN CURRENCY		
Payments in Euro for amounts up to €50.000 - see Note 2	Up to €5.000: €6	Processing Fee
	Over €5.000 - €50.000: €12	
	Additional 0,20%, min €5 / max €100	Transfer Commission (<i>applies only for payments in Euro <u>outside</u> EU/EEA</i>)
	Up to €5.000: €6	Through eBanking Processing Fee
	Over €5.000 - €50.000: €10	
	Additional 0,15%, min €5 / max €75	Through eBanking Transfer Commission (<i>applies only for payments in Euro <u>outside</u> EU/EEA</i>)
-Payments in Euro for amounts over €50.000 -Payments in Foreign Currencies for any amount - see Note 2	0,20%, min €5 / max €400 + €20	Transfer commission + Processing Fee
	0,15%, min €5 / max €250 + €10	Through eBanking Transfer commission + Processing Fee
Correspondent charges collected from the applicant (for payments with charges 'OUR') - includes non-PSD regulated payments Plus charge for transfers in USD, GBP and CAD	Up to €12.500: €20	
	over €12,500 - €50.000: €50	
	over €50,000: €70	
	+ €25	Additional charge
SWIFT transfers with same day / next 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	€4	
Payments within the Bank, for same customer and same currency	Free of charge	
Payments within the Bank, for different customer but same currency	Free of charge	
Transaction due diligence, where applicable (including SWIFT/SEPA transaction investigation)	0,50%, min €50	
3.2 INWARD PAYMENT ORDERS IN EURO AND FOREIGN CURRENCY		
Payments in favour of CDB customers through SEPA (EU/EEA countries) - see Note 2	Up to €2.000: Free of charge	Processing fee
	Over €2.000 - €10.000: €2	
	Over €10.000 - €50.000: €6	
	Over €50.000: €25	
Payments in favour of CDB customers through SWIFT - see Note 2	Up to €10.000: €10	Processing fee
	Over €10.000 - €50.000: €15	
	Over €50.000: €30	
Change / cancellation / correction	€50	
Transaction due diligence, where applicable (including SWIFT/SEPA transaction investigation)	0,50%, min €50	

COMMISSIONS AND CHARGES TABLE		
3.3 BANKNOTES IN EURO OR IN FOREIGN CURRENCY		
Cash withdrawal - from Euro account (No conversion)	Up to €5.000 : Free of charge	
	Over €5.000 : 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
4. eBANKING		
Hard Token - see Note 4	€25	
Soft Token - see Note 4	€10	

COMMISSIONS AND CHARGES TABLE		
5. CREDIT FACILITIES		
Arrangement fees/Study fees (Applies to all new applications and is paid once)	up to 1,50%	On a case by case basis, as per terms of contract
Management fees (Applies to renewals & Revision of existing Facilities)	up to 1,50%	On a case by case basis, as per terms of contract
Documentation fees (paid once)	€200	Fixed charge
	€400	Fixed charge for customers with registration of mortgage
Valuation fees	min €100	On a case by case basis
Interest on overdraft excesses and Loan Arrears	2,00%	additional interest rate on the amount in excess / in arrears
Fees on overdraft excesses and Loan Arrears	€20	per month after 30 days in arrears
Cancellation fee of approved facility, subject to the right of withdrawal	0,50%, max €1.000	
Notifications / Letters / Notices regarding Loan Arrears / Overdraft Excess / Default / Termination	€5	per letter
Letter of consent (Waivers etc)	€100	per letter
Early repayment / settlement fee for credit facilities that DO NOT fall within the Credit Consumer Law 106(I)/2010 or the Consumer Credit Housing Law 41(I)/2017	As per terms of the contract	
Early repayment / settlement fee for credit facilities that fall WITHIN the Credit Consumer Law 106(I)/2010 or WITHIN the Consumer Credit Housing Law 41(I)/2017	Subject to the provisions of the Laws	
Disbursement fee	€ 25	per withdrawal
Commitment fee	1.50%	on the daily balance of the unutilised amount
Bank Charges for Registration/ Amendment/Release of Mortgages	min €100	
Search for Individuals and Businesses - see Note 4	€30 - €80	at the discretion of the Bank (Depending on the cost/work involved)

COMMISSIONS AND CHARGES TABLE		
6. TRADE FINANCE SERVICES		
6.1 LETTERS OF CREDIT		
6.1.1 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	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	
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	
6.1.2 EXPORT 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	

COMMISSIONS AND CHARGES TABLE		
6. TRADE FINANCE SERVICES (cont.)		
6.1.3 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)	
6.2 LETTERS OF GUARANTEE		
6.2.1 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
6.2.2 FOREIGN INCOMING GUARANTEE - ADVISED GUARANTEES (WITHOUT ANY RESPONSIBILITY)		
Advise commission	€50	
Amendment fees / Advising of an amendment	€30	
6.2.3 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	
6.2.4 SHIPPING GUARANTEES / LETTERS OF UNDERTAKING (FOR LETTERS OF CREDIT AND BILLS FOR COLLECTION)		
Issuance commission	€50	
Endorsement of Airway Bills	€20	

COMMISSIONS AND CHARGES TABLE		
6.3. BILLS FOR COLLECTION		
6.3.1 INCOMING AND OUTGOING COLLECTIONS (Documentary Bills)		
Collection commission	0,20% min. €20 / max. €90	
Amendment fees / Cancellation	€20	
Handling commission	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	
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	

COMMISSIONS AND CHARGES TABLE		
7. OTHER SERVICES		
7.1 CERTIFICATES		
Certificates of balance and interest	€5	per certificate
	free of charge	<u>Through eBanking</u> (once implemented)
Other certificates	min €5	Depending on the work involved
Auditors Certificate	€20	Physical Persons, per certificate
	€55	Legal Entities, per certificate
	€30	per certificate for additional information
Bank Reference Letter	€35	upon issuance
Financial information to Trustees/ Administrators/Executors about their customers	min €40	
7.2 OTHER		
Coin counting at the counters	Free of charge	For amounts up to €50
	1,00%, min €5 per counting	For amounts over €50
Mail returned to the bank due to incorrect customer address	€4	for each envelope
Copies of vouchers, cheques etc.	€5	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
Fax/e-mail sent upon customer's request	€4	per message
Test Key Codes	€60	Physical Persons, per annum
	€90	Legal Entities, per annum
Test Key Codes Re-issue	€20	Physical Persons
	€30	Legal Entities
Safe Deposit Box	€80	Small size, per year
	€100	Medium size, per year
	€120	Large size, per year
	Free of charge	Customer visits

COMMISSIONS AND CHARGES TABLE**7.2 OTHER (cont.)**

Courrier Charges	€10	Domestic
	€50	Abroad
Utility bill / Tax payment over the counter	€2	per bill
Mandate preparation	€15	

Note 1: This charge does not include certain accounts which are solely used for the creation/renewal of fixed deposits.

Note 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

Note 3: Additional information for specialised banking activities may be provided, upon request, by any Branch/Unit of cdbbank.

Note 4: For the cases where VAT is applicable, it shall be applied over and above the official Bank's charge.

COMMISSIONS AND CHARGES TABLE		
8. DEBIT CARDS		
8.1 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
8.2 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	
Currency conversion fee	3%	