

# **COMMISSIONS AND CHARGES TABLE**

## **International Corporate Banking (ICB)**

Effective as of 09/08/2021

- 1. ACCOUNTS**
- 2. CHEQUES**
- 3. PAYMENTS**
- 4. eBANKING**
- 5. TRADE FINANCE SERVICES**
- 6. OTHER SERVICES**
- 7. DEBIT CARDS**

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COMMISSIONS AND CHARGES TABLE		
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
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
	€200	Legal Entities
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Payment of fixed deposit account, with fixed interest rate, prior to maturity (early withdrawal fee)	Amount withdrawn x 1,00% x days remaining to maturity / 365 days (or 366 days in a leap year).	
Withdrawal from Notice Accounts (local currency) without notice (early withdrawal fee)	Amount withdrawn x 1,00% x days remaining for the notice to be effected / 365 days (or 366 days in a leap year).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account on days other than those defined in the Account Opening Terms and Conditions (early withdrawal fee)	Amount withdrawn x 1.00% x number of remaining days until the next first business day of the month or the week that follows (according to the product type) / 365 days (or 366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).	

COMMISSIONS AND CHARGES TABLE		
2. CHEQUES		
<b>Cheques Cashed</b>	<b>Free of charge</b>	
<b>Chequebooks</b>	<b>€20</b>	per chequebook
	<b>€15</b>	<u>Through eBanking</u> per chequebook
<b>Chequebooks of special printing</b>	Charges depend on the work involved	
<b>Cheques printed on continuous paper</b>		per 100 cheques
	<b>€15</b>	Additional stamp duty €0,05 for every cheque is charged. The cost of printing is not included.
<b>Stop payment of cheques</b>	<b>€10</b>	per cheque
	<b>max €20</b>	for each request
<b>Cancellation of stop payment of cheques</b>	<b>€10</b>	per cheque
	<b>max €20</b>	for each request
<b>Issued cheque returned unpaid through Clearing or over the counter (Drawer's charge)</b>	<b>€35</b>	per cheque - if returned due to insufficient funds
	<b>€10</b>	per cheque - if returned due to other reasons
<b>Deposited cheque returned unpaid for any reason (charged on beneficiary)</b>	<b>€ 5</b>	per cheque
<b>Return of scanned copies of paid cheques to the drawer (customer)</b>	<b>€10</b>	per cheque
	<b>max €50</b>	per date-scanned cheques only
<b>Payment of held cheques (excluding foreign currency accounts)</b>	<b>€10</b>	per cheque
<b>Special presentation of cheques</b>	<b>€40</b>	For each cheque that cdbbank presents to other local Banks
	<b>€20</b>	For every cdbbank cheque presented to other local Banks
<b>Issue of Bankers' Draft - see Note 2</b>	<b>0,15%, min €5 / max €15</b>	
<b>Cancellation of Bankers' Draft</b>	<b>€10</b>	

COMMISSIONS AND CHARGES TABLE		
<b>3. PAYMENTS AND FOREIGN EXCHANGE</b>		
<b>3.1 OUTWARD PAYMENT ORDERS IN EURO AND FOREIGN CURRENCY</b>		
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 (applies only for payments in Euro <b>outside</b> EU/EEA)
	Up to €5.000: €6	Through <b>eBanking</b>
Over €5.000 - €50.000: €10	Processing Fee	
	Additional 0,15%, min €5 / max €75	Through <b>eBanking</b> Transfer Commission (applies only for payments in Euro <b>outside</b> EU/EEA)
	0,20%, min €5 / max €400 + €20	Transfer commission + Processing Fee
-Payments in Euro for amounts over €50.000 -Payments in Foreign Currencies for any amount - see Note 2	0,15%, min €5 / max €250 + €10	Through <b>eBanking</b> Transfer commission + Processing Fee
	Up to €12.500: €20 over €12,500 - €50.000: €50 over €50,000: €70	
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	+ €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)	0,50%, min €50	
<b>3.2 INWARD PAYMENT ORDERS IN EURO AND FOREIGN CURRENCY</b>		
Payments in favour of cdbbank 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)	0,50%, min €50	

COMMISSIONS AND CHARGES TABLE		
<b>3.3 BANKNOTES IN EURO OR IN FOREIGN CURRENCY</b>		
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
<b>3.4 FORWARD FX CONTRACTS</b>		
Forward Foreign Exchange Contracts	0,20%, min €35 / max €1.000	All currencies
<b>4. eBANKING</b>		
Hard Token - see Note 4	€25	
Soft Token - see Note 4	€10	

COMMISSIONS AND CHARGES TABLE		
<b>5. TRADE FINANCE SERVICES</b>		
<b>5.1 LETTERS OF CREDIT</b>		
<b>5.1.1 IMPORT LETTERS OF CREDIT</b>		
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	
<b>5.1.2 EXPORT LETTERS OF CREDIT</b>		
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, 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	

<b>COMMISSIONS AND CHARGES TABLE</b>		
<b>5. TRADE FINANCE SERVICES (cont.)</b>		
<b>5.1.3 TRANSFERABLE LETTERS OF CREDIT</b>		
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)	
<b>5.2 LETTERS OF GUARANTEE</b>		
<b>5.2.1 LETTERS OF GUARANTEE - LOCAL</b>		
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 com.)	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
<b>5.2.2 FOREIGN INCOMING GUARANTEE - ADVISED GUARANTEES (WITHOUT ANY RESPONSIBILITY)</b>		
Advise commission	€50	
Amendment fees / Advising of an amendment	€30	
<b>5.2.3 FOREIGN INCOMING GUARANTEES - COUNTER GUARANTEES (WITH THE COUNTER GUARANTEE OF OUR CORRESPONDENT)</b>		
Issuance / Extension commission	Differentiation of issuance / extension commission according to the Bank / Country risk involved.	
Amendment fees	€30	
<b>5.2.4 SHIPPING GUARANTEES / LETTERS OF UNDERTAKING (FOR LETTERS OF CREDIT AND BILLS FOR COLLECTION)</b>		
Issuance commission	€50	
Endorsement of Airway Bills	€20	

<b>COMMISSIONS AND CHARGES TABLE</b>		
<b>5.3 BILLS FOR COLLECTION</b>		
<b>5.3.1 INCOMING AND OUTGOING COLLECTIONS (Documentary Bills)</b>		
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	



**6. OTHER SERVICES****6.1 CERTIFICATES**

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

**6.2 OTHER**

<b>Search for Individuals and Businesses - see Note 4</b>	<b>€30 - €80</b>	at the discretion of the Bank (Depending on the cost/work involved)
<b>Mail returned to the Bank due to incorrect customer address</b>	<b>€5</b>	for each envelope
<b>Copies of vouchers, cheques etc.</b>	<b>€5</b>	per date for the last 12 months
	<b>€30</b>	per date for periods preceding the last 12 months
<b>Copies of documents upon customer request (e.g. guarantee)</b>	<b>€20</b>	per document
<b>Fax/e-mail sent upon customer request</b>	<b>€4</b>	per message
<b>Test Key Codes</b>	<b>€60</b>	Physical persons, per annum
	<b>€90</b>	Legal Entities, per annum
<b>Test Key Codes Re-issue</b>	<b>€20</b>	Physical persons
	<b>€30</b>	Legal Entities
<b>Safe Deposit Box</b>	<b>€80</b>	Small size, per year
	<b>€100</b>	Medium size, per year
	<b>€120</b>	Large size, per year
	<b>Free of charge</b>	Customer visits
<b>Courier Charges</b>	<b>€10</b>	Domestic
	<b>€50</b>	Abroad
<b>Utility bill / Tax payment over-the-counter</b>	<b>€2</b>	per bill
<b>Translation of documents</b>	<b>€25</b>	per page

**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****7. DEBIT CARDS****7.1 ANNUAL SUBSCRIPTION**

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

**7.2 SERVICE CHARGES AND ADMINISTRATION FEES**

<b>Card Renewal</b>	<b>€10</b>	
<b>Card Re-Issue</b>	<b>€10</b>	
<b>PIN Re-Issue</b>	<b>€10</b>	
<b>Cash withdrawal fees in Euro from the Bank's ATMs in Cyprus</b>	<b>Free of charge</b>	
<b>Cash withdrawal fees in Euro from ATMs of other banks in Cyprus and Eurozone</b>	<b>Free of charge</b>	
<b>Cash withdrawal fees:</b> - In Euro from any ATM abroad (except Eurozone) - In a currency other than Euro from any ATM in Cyprus and abroad	<b>3,33% min €4</b>	
<b>Currency conversion fee</b>	<b>3%</b>	