



**Name of the account provider: The Cyprus Development Bank Public Company Ltd**

**Account name: Current Account**

**Date: 09/08/2021**

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account which are not listed here. Full information is available in “Commissions & Charges Table, Physical Persons and Legal Entities” document in Bank’s website [www.cdb.com.cy](http://www.cdb.com.cy) or at any Cyprus Development Bank Branch.
- A glossary of the terms used in this document is available free of charge.

Service	Fee	
<b>General Account Services</b>		
<b>Maintaining the account</b>	<b>Maintenance of current account with limit in Euro</b>	
	Annual fixed charge per customer (natural persons) Up to €100.000	€ 50
	Over €100.000 - €1.000.000	€ 200
	Over €1.000.000	€ 500
	<b>Maintenance of current account without limit in Euro</b>	
	<u>Customers of International Corporate Banking</u> Monthly fixed charge per customer (natural persons)	€ 10
	All other customers (natural persons)	€ 0
	<b>Maintenance of current account without limit in a Foreign Currency</b>	
	<u>Customers of International Corporate Banking</u> Monthly fixed charge per customer (natural persons)	€ 10
All other customers (natural persons)	€ 0	

Payments (excluding cards)		
Credit Transfer SEPA	<b>Payments in Euro for amounts up to €50.000</b>	
	<b>For amounts up to €5.000:</b>	
	<u>Branch</u>	
	Processing Fee	€ 6
	<u>Internet Banking</u>	
	Processing Fee	€ 6
Credit Transfer outside SEPA in Euro	<b>Payments in Euro for amounts up to €50.000</b>	
	<b>For amounts up to €5.000:</b>	
	<u>Branch</u>	
	Processing Fee	€ 6
	Additional Transfer Commission ( <i>applies only for payments in Euro <b>outside</b> EU/EEA</i> )	0,20%
		Minimum € 5
	Maximum € 100	
Credit Transfer outside SEPA in Euro	<u>Internet Banking</u>	
	Processing Fee	€ 6
	Additional Transfer Commission ( <i>applies only for payments in Euro <b>outside</b> EU/EEA</i> )	0,15%
		Minimum € 5
		Maximum € 75

	<b>For amounts over €5.000 and up to €50.000:</b>		
	<u>Branch</u>		
	Processing Fee		€ 12
	Additional Transfer Commission ( <i>applies only for payments in Euro <b>outside</b> EU/EEA</i> )		0,20%
		Minimum	€ 5
		Maximum	€ 100
	<u>Internet Banking</u>		
	Processing Fee		€ 10
	Additional Transfer Commission ( <i>applies only for payments in Euro <b>outside</b> EU/EEA</i> )		0,15%
		Minimum	€ 5
		Maximum	€ 75
	<b>Payments in Euro for amounts over €50.000</b>		
	<u>Branch</u>		
	Transfer Commission		0,20%
		Minimum	€ 5
		Maximum	€ 400
	Additional Processing Fee		€ 20
	<u>Internet Banking</u>		
	Transfer Commission		0,15%
		Minimum	€ 5
		Maximum	€ 250
	Additional Processing Fee		€ 10
<b>Credit Transfer outside SEPA in a currency other than Euro</b>	<u>Branch</u>		
	Transfer Commission		0,20%
		Minimum	€ 5
		Maximum	€ 400
	Additional Processing Fee		€ 20
	<u>Internet Banking</u>		
	Transfer Commission		0,15%
		Minimum	€ 5
		Maximum	€ 250
	Additional Processing Fee		€ 10
<b>Standing Order</b>	<i>Non-available service</i>		
<b>Direct Debit</b>	<i>Non-available service</i>		

<b>Cards and Cash</b>			
<b>Cash Withdrawal</b>	In Euro at Branch	Up to €5.000 Over €5.000	€ 0 0,10%
	In a currency other than Euro at Branch	Minimum	0,50% € 5
	In Euro from the Bank's ATMs in Cyprus		€ 0
	In Euro from ATMs of other Banks in Cyprus and Eurozone		€ 0
	In Euro from any ATM abroad (except Eurozone)	Minimum	3,33% € 4
	In a currency other than Euro at the Bank's ATMs <i>Non-available service</i>		
	In a currency other than Euro from any ATM in Cyprus and abroad	Minimum	3,33% € 4
<b>Providing a credit card</b>	<i>Non-available service</i>		
<b>Providing a debit card</b>	<b>Mastercard - Individual Classic</b>		
	Main Cardholder Annual Subscription		€ 10
	Additional Cardholder Annual Subscription		€ 5
	Card Renewal		€ 10
	<b>Mastercard - Individual Platinum</b>		
	Main Cardholder Annual Subscription		€ 60
	Additional Cardholder Annual Subscription		€ 40
	Card Renewal		€ 10
	<b>Mastercard - Business Platinum</b>		
Annual Subscription (for each Cardholder)		€ 80	
Card Renewal		€ 10	
<b>Overdrafts and related services</b>			
<b>Overdraft</b>	Arrangement Fees	Up to	1,50%
<b>Overrunning</b>	Per transaction		€ 12
	Charge of additional interest, over and above the debit interest, on the overdraft amount, whilst the unauthorised balance is outstanding		2%

<b>Other services</b>			
<b>Return of cheque due to inadequate balance</b>	Charge per cheque returned	€ 35	
<b>Provision of a cheque book</b>	Branch	€ 20	
	Internet Banking	€ 15	
<b>Currency exchange services (in a currency other than the currency of the account)</b>	<u>Cash withdrawal</u>		
	Foreign Exchange Commission	0,40%	
	Minimum	€ 5	
	Maximum	€ 400	
	<u>Credit transfer</u>		
	Foreign Exchange Commission	0,40%	
	Minimum	€ 5	
	Maximum	€ 400	
	<u>Transaction through debit card</u>		
	Currency Conversion Fee	3%	
<b>Copy of statement</b>	<u>Issue of statements upon customer request</u>		
	- Active Accounts (per statement)	€ 3	
	- Closed / Terminated Accounts (per statement)	€ 3	
		Minimum	€ 3
		Maximum	€ 50
	<u>Issue of statements upon customer request</u>		
	International Corporate Banking customers (for active & closed/terminated accounts - charge per page)	€ 5	

## GLOSSARY

Term	Definition
<b>Maintaining the account</b>	The account provider operates the account for use by the customer.
<b>Providing a debit card</b>	The account provider provides a payment card linked to the customer's account. The amount of each transaction made using the card is taken directly and in full from the customer's account.
<b>Providing a credit card</b>	The account provider provides a payment card linked to the customer's payment account. The total amount of the transactions made using the card during an agreed period is taken either in full or in part from the customer's payment account on an agreed date. A credit agreement between the provider and the customer determines whether interest will be charged to the customer for the borrowing.
<b>Cash withdrawal</b>	The customer takes cash out of the customer's account.
<b>Provision of a cheque book</b>	Issuance of a cheque book for payments by charging the customer's account.
<b>Credit transfer SEPA</b>	The account provider transfers money, on the instruction of the customer, from the customer's account to another account, through SEPA.
<b>Credit transfer NON SEPA</b>	The account provider transfers money, on the instruction of the customer, from the customer's account to another account, through a channel other than SEPA.
<b>Standing order</b>	The account provider makes regular transfers, on the instruction of the customer, of a fixed amount of money from the customer's account to another account.
<b>Direct debit</b>	The customer permits someone else (recipient) to instruct the account provider to transfer money from the customer's account to that recipient. The account provider then transfers money to the recipient on a date or dates agreed by the customer and the recipient. The amount may vary.
<b>Return cheque due to inadequate balance</b>	Decline the payment of a cheque due to an insufficient balance of the account to be charged.
<b>Currency exchange services</b>	Conversion of the currency of the account into the currency of the transfer / withdrawal.
<b>Overdraft</b>	The account provider and the customer agree in advance that the customer may borrow money when there is no money left in the account. The agreement determines a maximum amount that can be borrowed, and whether fees and interest will be charged to the customer.
<b>Overrunning</b>	A tacitly accepted overdraft whereby a payment service provider makes available to a customer funds which exceed the current balance in the customer's payment account or the agreed overdraft facility.
<b>Copy of statement</b>	Reissuance of an account statement.