



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

Account name: Savings Account cdb saver

Date: 05/05/2020

- 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 or at any Cyprus Development Bank Branch.
- A glossary of the terms used in this document is available free of charge.

Service	Fee	
General Account Services		
Maintaining the account	Maintenance fees for current account with limit in Euro	€ 0
	Maintenance fees for current account without limit in Euro	€ 0
	Maintenance fees for current account with limit in a Foreign Currency	€ 0
	Maintenance fees for current account without limit in a Foreign Currency	€ 0
Payments (excluding cards)		
Credit Transfer SEPA	Payments in Euro for amounts up to €50,000 within Cyprus and EEA (SEPA) for payments that meet the SEPA criteria	
	<i>Non-available service</i>	
	Payments in Euro for amounts over €50,000 within Cyprus and EEA (SEPA), or for any amount outside Cyprus and EEA (SEPA)	
	<i>Non-available service</i>	

Credit Transfer outside SEPA in Euro	<i>Non-available service</i>	
Credit Transfer outside SEPA in a currency other than Euro	<i>Non-available service</i>	
Standing Order	<i>Non-available service</i>	
Direct Debit	<i>Non-available service</i>	
Cards and Cash		
Cash Withdrawal	<i>Non-available service</i>	
Providing a credit card	<i>Non-available service</i>	
Providing a debit card	<i>Non-available service</i>	
Overdrafts and related services		
Overdraft	<i>Non-available service</i>	
Overrunning	<i>Non-available service</i>	
Other services		
Return of cheque due to inadequate balance	<i>Non-available service</i>	
Provision of a cheque book	<i>Non-available service</i>	
Currency exchange services (in a currency other than the currency of the account)	<i>Non-available service</i>	
Copy of statement		€ 0

GLOSSARY

Term	Definition
Maintaining the account	The account provider operates the account for use by the customer.
Providing a debit card	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
Providing a credit card	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.
Cash withdrawal	The customer takes cash out of the customer's account.
Provision of a cheque book	Issuance of a cheque book for payments by charging the customer's account.
Credit transfer SEPA	The account provider transfers money, on the instruction of the customer, from the customer's account to another account, through SEPA
Credit transfer NON SEPA	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
Standing order	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.
Direct debit	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.
Return cheque due to inadequate balance	Decline the payment of a cheque due to an insufficient balance of the account to be charged.
Currency exchange services	Conversion of the currency of the account into the currency of the transfer / withdrawal.
Overdraft	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.
Overrunning	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.
Copy of statement	Reissuance of an account statement.