



Fee Information Document

Name of the account provider: ANCORIA BANK LTD

Account name: Current

Date: 31 October 2018

- 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 the Table of Commissions and Charges of the Bank.
- 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 account without a limit | Free |
| | Maintenance fee for account with a limit (quarterly fixed charge) | 2.50 € |
| | Total annual cost: | 10.00 € |
| Payments (excluding cards) | | |
| Standing order | Opening: Fee for new order | 10.00 € |
| | Execution of order: Payment within the Bank Payment outside the Bank (<i>Please refer to fees for Credit transfer SEPA and Non SEPA</i>) | Free |
| Direct debit | Execution of Order | Free |
| Credit transfer SEPA | Processing fees for all amounts: Through Banking Centre | 0,15% |
| | | Minimum 5.00 € Maximum 10.00 € |
| | Through Electronic Banking | 0,10% |
| | | Minimum 2.50 € Maximum 5.00 € |

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|--|--|--------------------|------------------------------|
| Credit transfer non SEPA | Additional transfer commission for amounts >50,000 € Through Banking Centre | Maximum | 0,10% 300.00 € |
| | Through Electronic Banking | Maximum | 0,10% 250.00 € |
| | Transfer Commission for SWIFT Through Banking Centre | Minimum Maximum | 0,10% 11.00 € 300.00 € |
| | Through Electronic Banking | Minimum Maximum | 0,05% 11.00 € 250.00 € |
| Cards and cash | | | |
| Cash withdrawal | Commission for euro banknotes: Through Banking Centre | Minimum | 0,10% 2.00 € |
| | Through Ancoria Bank Self Service Kiosk (SSKs) | | Free |
| | Commission for coins withdrawn (amounts above 35 €) | Minimum | 1,00% 5.00 € |
| | Cash advance fee through card: | | |
| | In Cyprus: | | |
| | - First 5 each month | | Free |
| | - Withdrawals >5 per month, fee per withdrawal: | | |
| | Student card | | 2.00 € |
| | Other card | | 2.50 € |
| | In EEA countries: | | |
| Student card | | | |
| - First 5 each month | | Free | |
| - Withdrawals >5 per month, fee per withdrawal | | 2.00 € | |
| Other card (fee per withdrawal) | | 2.50 € | |
| Outside EEA countries: | | | |
| Student card | | | |
| - First 5 each month | | Free | |
| - Withdrawals >5 per month, fee per withdrawal | | 2.50 € | |
| Other card (fee per withdrawal) | | 2.50 € | |

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| | Additional fee for withdrawals outside euro currency zone: Percentage on the amount withdrawn for: Student card | Minimum | 1,50% 1.45 € |
| | Other card | Minimum | 1,50% 2.50 € |
| | With a total minimum fee for withdrawals outside the euro currency zone: Student card | | 3.95 € |
| | Other card | | 5.00 € |
| Providing a credit card | Non-available service | | |
| Providing a debit card | Annual card membership fee Issue of initial PIN | | 5.00 € Free |
| Overdrafts and related services | | | |
| Overdraft | Processing fees charged at booking of overdraft on the account | Minimum | 1,00% 50.00 € |
| Overrunning | Additional interest rate on the excess amount for as long as the excess exists | | 2,00% |
| Other services | | | |
| Return cheque due to inadequate balance | Charge for each cheque | | 30.00 € |
| Provision of a cheque book | Through Banking Centre Through Electronic Banking | | 15.00 € 8.00 € |
| Currency exchange services | Currency exchange in cash: Exchange commission | Minimum | 1,50% 5.00 € |
| | Commission for cash withdrawal in a currency other than Euro from an account in the same foreign currency | Minimum | 0,50% 5.00 € |
| | Currency exchange non cash: Exchange commission | Minimum Maximum | 0,30% 5.00 € 400.00 € |

| | | |
|--------------------------|---|-------------------------|
| Copy of statement | Card transaction in a currency other than Euro Handling fees (incorporated in the exchange rate used) | |
| | Student card | Minimum 2,50% 3.45 € |
| | Other card | Minimum 2,95% 3.95 € |
| | For each statement regardless of the number of pages | 5.00 € |

GLOSSARY *(in alphabetical order)*

| TERM | DEFINITION |
|--|---|
| Cash withdrawal | The customer takes cash out of the customer's account. |
| Copy of statement | Reissuance of an account statement. |
| 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. |
| Credit transfer SEPA | The account provider transfers money, on the instruction of the customer, from the customer's account to another account, through SEPA. |
| Currency exchange services | Conversion of the currency of the account in the currency of the transfer / withdrawal. |
| 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. |
| Maintaining the account | The account provider operates the account for use by the customer. |
| 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. |
| 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. |
| 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. |
| Provision of a cheque book | Issuance of a cheque book for payments by charging the customer's account. |
| Return cheque due to inadequate balance | Decline the payment of a cheque due to an insufficient balance of the account to be charged. |
| 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. |