

## **FX SPREADS** **(applicable from 13/12/2024)**

In line with its commitment for **Transparency**, Ancoria Bank lists below indicative **Spreads** for Foreign Exchange (FX) spot transactions.

The Spread is defined in respect of any currency pair, as the percentage difference between the mid-market exchange rate (as quoted in available sources such as Bloomberg) and the Bank's buy/sell rate as at the time that it is set by the Bank.

### **Foreign Currency (FC) Notes:**

Ancoria Bank buys and sells FC notes against the Euro at a Spread of 3.00%.

Availability: USD, GBP

### **FX Transactions:**

Ancoria Bank buys and sells any combination of currencies for which the Bank offers current accounts.

For amounts up to 10,000 EUR (or equivalent in any other currency) the Spread is 0.50%.

For amounts over 10,000 EUR (or equivalent in any other currency) the rates will be provided by the Bank upon request.

Availability: EUR, USD, GBP, CHF, JPY, PLN, SEK

### **Outward Fund Transfers in any other FC:**

Ancoria Bank effects FC fund transfers in selected other currencies (additional to the currencies listed above which the Bank decides to offer from time to time) at a Spread of 1.25%.

**Note:** FX Transactions and Fund Transfers are subject to exchange commission and transfer fees, as per our published **Commission & Charges** table.