

1. What is a Statement of Fees?

The Statement of Fees is a document that banks, under the “Comparability of fees related to payment accounts, payment account switching and access to payment accounts” law of 2017, must present to every customer annually and for free, displaying all the fees you have paid for services linked to your payment account as well as information on the interest earned or paid during the year on that account.

2. Do I need to have this document, or can I opt out?

We are required to provide to you this document to show you the total amount of fees that you have paid over any calendar year.

3. Where can I find Ancoria Bank’s fees?

All our fees are available in our [Commissions & Charges table](#) and in the Fee Information Documents for [Current Account](#) and for [Savings Account](#). Any changes of fees are communicated to you before they take effect.

4. How often will I be given this document?

We will provide this document to all of our customers once a year, every January. Also, your Relationship Officer may provide you with a copy of this document, upon request.

5. How will you send this document to me?

This depends on the delivery preference you have chosen. The document will be made available to you either to the email address you provided to the Bank or by post to the address we have on file.

6. Will both account holders of a joint account be sent the Statement of Fees?

The Statement of Fees will be made available to the main account holder only.

7. Who shall I contact for any questions?

For more information or clarifications you may contact your Relationship Officer or our Call Centre at 8000 0050 or +357 22 849000 (Call Centre opening hours: Monday - Thursday, 08:15 - 17:00 and Friday, 08:15 - 14:00).