

## Fee Information Document



**Name of the account provider: ANCORIA BANK LTD**

**Account name: Current**

**Date: 07 October 2024**

- 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 all current accounts of individual residents of Cyprus without overdraft limit (quarterly fixed charge). The accounts of term deposit holders are exempt.	3.00 €
	<b>Total annual cost:</b>	<b>12.00 €</b>
	Maintenance fees for all current accounts with overdraft limit (quarterly fixed charge).	5.00 €
	<b>Total annual cost:</b>	<b>20.00 €</b>
	Maintenance fees for all current accounts of non-residents of Cyprus (quarterly fixed charge) without overdraft limit.	25.00 €
	<b>Total annual cost:</b>	<b>100.00 €</b>
	Maintenance Fees for all current accounts of individuals residing in Cyprus without overdraft limit opened through myAncoria application (quarterly fixed charge).	2.00 €
	<b>Total annual cost:</b>	<b>8.00€</b>

<b>Payments (excluding cards)</b>		
<b>Standing order</b>	Opening: Fee for new order	10.00 €
	Execution of order:	
	Payment within the Bank	Free
	Payment outside the Bank	1.00 €
<b>Direct debit</b>	Execution of Order	Free
<b>Credit transfer SEPA</b>	Processing fees for amounts upto €1,000:	
	Through Banking Centre	5.00 €
	Through Electronic Banking	1.00 €
	Processing fees for amounts between €1,001-€50,000:	
	Through Banking Centre	8.00 €
	Through Electronic Banking	5.00 €
	Processing fees for amounts between €50,001-€100,000:	
	Through Banking Centre	35.00 €
	Through Electronic Banking	20.00 €
	Processing fees for amounts over €100,000:	
	Through Banking Centre	0,02%
	Minimum Maximum	40.00 € 250.00 €
	Through Electronic Banking	0,01%
	Minimum Maximum	23.00 € 150.00 €
<b>Credit transfer SEPA Instant</b>	Processing fees for amounts up to €2,000:	
	Through Banking Centre	Free
	Through Electronic Banking	Free
	Processing fees for amounts between €2,001-€50,000:	
	Through Banking Centre	3.00 €
	Through Electronic Banking	3.00 €

<b>Credit transfer non SEPA</b>	Transfer Commission for SWIFT	
	Through Banking Centre	0,20%
	Minimum	7.00 €
	Maximum	250.00 €
	Through Electronic Banking	0,05%
	Minimum	5.00 €
	Maximum	125.00 €
<b>Cards and cash</b>		
<b>Cash withdrawal</b>	Commission for euro bank notes: Through Banking Centre	
	For amounts up to €1,000	Free
	For amounts from €1,001 and above	0,10%
	Minimum	2.00 €
	Commission for coins withdrawn (amounts above €50)	2,50%
	Minimum	5.00 €
	Cash advance fee through card:	
	In Cyprus:	
	- First 10 each month	Free
	- Withdrawals >10 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 €
	Additional fee for withdrawals outside the EEA countries: Percentage on the amount	

<b>Cash Deposit</b>	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 EEA countries: Student card		3.95 €
	Other card		5.00 €
	Cash deposit fees for amounts equal to or exceeding €10.000 with physical presence at a Banking Center.		20.00€
<b>Providing a credit card</b>			
<b>Providing a debit card</b>	Non-available service		
	Annual card membership fee (For customers opening their Current account through myAncoria, no fee applies for the first year of issue).		5.00 €
	Issue of initial PIN PIN reset fee		Free Free
<b>Overdrafts and related services</b>			
<b>Overdraft</b>	Processing fees charged at booking of overdraft on the account	Minimum	1,00% 50.00 €
<b>Overrunning</b>	Additional interest rate on the excess amount for as long as the excess exists		2,00%
<b>Other services</b>			
<b>Return cheque due to inadequate balance</b>	Charge for each cheque		30.00 €
<b>Provision of a cheque book</b>	Through Banking Centre		30.00 €
	Through Electronic Banking		15.00 €
<b>Currency exchange services</b>	<b>Currency exchange in cash:</b> 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 €

	<b>Currency exchange non cash:</b>		0,30%
	Exchange commission	Minimum	5.00 €
		Maximum	400.00 €
	<b>Card transaction in a currency other than Euro</b>		
	Handling fees (incorporated in the exchange rate used)		
	Student card		2,50%
		Minimum	3.45 €
	Other card		2,95%
		Minimum	3.95 €
<b>Copy of statement</b>	For each statement regardless of the number of pages		Free
<b>Account Opening Fee</b>	Fee for the opening of an account of a natural person by way of physical presence at a Banking Centre. Joint accounts of natural persons are exempt. Current accounts, which are set up as settlement accounts to service loans, are exempt.		25.00 €

## **GLOSSARY *(in alphabetical order)***

<b>TERM</b>	<b>DEFINITION</b>
<b>Cash withdrawal</b>	The customer takes cash out of the customer's account.
<b>Copy of statement</b>	Reissuance of an account statement.
<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>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>Currency exchange services</b>	Conversion of the currency of the account in the currency of the transfer / withdrawal.
<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>Maintaining the account</b>	The account provider operates the account for use by the customer.
<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>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>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>Provision of a cheque book</b>	Issuance of a cheque book for payments by charging the customer's account.
<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>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.