

Fee Information Document



Name of the account provider: ANCORIA BANK LTD

Account name: Savings

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 of account	Free
Payments (excluding cards)		
Standing order	Opening: Fee for new order	10.00 €
	Execution of order:	
	Payment within the Bank	Free
	Payment outside the Bank	1.00 €
Direct debit	Execution of order	Free
Credit transfer SEPA	Processing fees for amounts up to €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 €

Credit transfer SEPA Instant	Processing fees for amounts over €100,000:		
	Through Banking Centre	Minimum	0,02% 40.00 €
		Maximum	250.00 €
	Through Electronic Banking	Minimum	0,01% 23.00 €
		Maximum	150.00 €
	Processing fees for amounts up to €2,000:		
Credit transfer Non SEPA	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 €
	Transfer Commission for SWIFT		
	Through Banking Centre	Minimum	0,20% 7.00 €
		Maximum	250.00 €
	Through Electronic Banking	Minimum	0,05% 5.00 €
		Maximum	125.00 €
Cards and cash			
Cash withdrawal	Commission for euro bank notes: Through Banking Centre		
	For amounts up to €1,000		Free
	For amounts from €1,001 and above	Minimum	0,10% 2.00 €
Providing a credit card	Commission for coins withdrawn (amounts above €50)	Minimum	2,50% 5.00 €
Providing a debit card	Non-available service		
	Non-available service		
Overdrafts and related services			
Overdraft	Non-available service		

Overrunning	Non-available service	
Other services		
Return cheque due to inadequate balance	Non-available service	
Provision of a cheque book	Non-available service	
Currency exchange services	Currency exchange in cash:	
	Exchange commission	1,50%
	Minimum	5.00 €
	Commission for cash withdrawal in a currency other than Euro from an account in the same foreign currency	0,50%
	Minimum	5.00 €
	Currency exchange non cash:	
	Exchange commission	0,30%
	Minimum	5.00 €
	Maximum	400.00 €
Copy of statement	For each statement regardless of the number of pages	Free

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.