

FX Spreads

In line with its commitment for **Transparency**, Ancoria Bank lists below the **Spreads** applicable for Foreign Exchange (**FX**) spot¹ transactions. The Spread is defined as the percentage difference between the prevailing mid interbank exchange rate and the Bank's buy or sell price.

Foreign Currency (FC) Notes: Ancoria Bank buys and sells FC notes against the Euro at a spread of 3.00%.

Availability: USD, GBP

Electronic FX Transactions - Current Account Currencies: Ancoria Bank buys and sells any combination of currencies for which the Bank offers current accounts at a spread of 0.50% for amounts below 10,000 EUR (or equivalent) and at a spread of 0.375% for amounts above 10,000 EUR (or equivalent).

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

Electronic Outward Fund Transfers in any other FC: Ancoria Bank effects FC fund transfers in any other currency (i.e. currencies not listed above) at a spread of 1.25%.

Availability: Outward transfers in other currencies can be executed out of EUR, GBP, or SEK

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

¹ The purchase or sale of a foreign currency for immediate delivery, usually two working days.