Fee Information Document

Name of the account provider: ANCORIA BANK LTD

Account name: Salary Current Account

Date: 27 July 2026

- This document informs you about the fees for using the main services linked to the Salary Current 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 Salary Current Account individual residents of Cyprus without overdraft limit	Free
	Total annual cost:	**0€**
	Maintenance fees for Salary Current Account with overdraft limit	Free
	Total annual cost:	**0€**
Payments (excluding cards)		
Standing order	Opening: Fee for new order	10.00 €
	Execution of order: Payment within the Bank Payment outside the Bank	 Free 1.00 €
Direct debit	Execution of Order	Free
Credit transfer SEPA	Processing fees for all outward SEPA Payments: Through Banking Centre Through Electronic Banking	 N/A Free

Credit transfer SEPA Instant	Processing fees for all SEPA Instant Payments		
	Through Banking Centre		N/A
	Through Electronic Banking		Free
Credit transfer non SEPA	Transfer Commission for SWIFT		0,20%
	Through Banking Centre	Minimum	7.00 €
		Maximum	250.00 €
	Through Electronic Banking		0,05%
		Minimum	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		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	Commission for coins withdrawn (amounts above €50)		2,50%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		2.50 €
	In EEA countries (fee per withdrawal)		2.50 €
	Outside EEA countries (fee per withdrawal)		2.50 €
	Additional fee for withdrawals outside the EEA countries: Percentage on the amount		1,50%
		Minimum	2.50 €
	With a total minimum fee for withdrawals outside the EEA countries		5.00 €
Cash Deposit	Cash deposit fees for amounts equal to or exceeding €10.000 with physical presence at a Banking Center		20.00€
Providing a credit card	Non-available service		

Providing a debit card	Annual card membership fee		Free
	Issue of initial PIN		Free
	PIN reset fee		Free
Overdrafts and related services			
Overdraft	Processing fees charged at booking of overdraft on the account		1,00%
		Minimum	50.00 €
Overrunning	Additional interest rate on the excess amount for as long as the excess exists		2,00%
Other services			
Return cheque due to inadequate balance	Charge for each cheque		30.00 €
Provision of a cheque book	Through Banking Centre		30.00 €
	Through Electronic Banking		15.00 €
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 €
	Card transaction in a currency other than Euro		
	Handling fees (incorporated in the exchange rate used)		2,95%
		Minimum	3.95 €
Copy of statement	For each statement regardless of the number of pages		Free
Account Opening Fee	Fee for the opening of an account of a natural person by way of physical presence at a Banking Centre		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.