

# **COMMISSIONS AND CHARGES TABLE**

## **Physical Persons and Legal Entities**

Effective as from 13/05/2019

- 1. ACCOUNTS**
- 2. CHEQUES**
- 3. PAYMENTS**
- 4. CREDIT FACILITIES**
- 5. eBANKING**
- 6. OTHER SERVICES**

Document Date: 12/03/2019

COMMISSIONS AND CHARGES TABLE		
1. ACCOUNTS		
Description of Commissions & Charges		
Account opening fee	Free of charge	
Maintenance Fees for Current Accounts with limits (Overdraft)	€50	Physical Persons, annual charge per customer
	€100	Legal Entities, annual charge per customer
Maintenance Fees for Current Accounts without limits (without Overdraft) - see Note 1	Free of charge	Physical Persons
	€100	Legal Entities, annual charge per customer
Statement printing and mailing cost	€3	per statement
	Free of charge	e-statement
Issue of statements upon customer request	€3	per statement - Active accounts
	€3 - €50	per statement - Closed/Terminated accounts
Account excesses - Special Approval Required	€10	per transaction
Current account 'no activity' fee - Physical Persons - see Note 1 (Charge for current accounts with no transactions in a consecutive period of 6 months or longer)	€50 every six months	If customer's monthly average balance is greater than €5.000, this fee is waived.
		When the balance is less than €50, the account is charged with the amount which brings the balance of the account to zero.
Current account 'no activity' fee - Legal Entities - see Note 1 (Charge for current accounts with no transactions in a consecutive period of 6 months or longer)	€100 every six months	If customer's monthly average balance is greater than €20.000, this fee is waived.
		When the balance is less than €100, the account is charged with the amount which brings the balance of the account to zero.
Payment of fixed deposit account, with fixed interest rate, prior to maturity	Amount withdrawn x 1,00% x days remaining to maturity / 365 days (or 366 days in a leap year), capped to the interest earned.	
Withdrawal from Notice Accounts (local currency) without notice (early withdrawal fee)	Amount withdrawn x 1,00% x days remaining for the notice to be effected / 365 days (or 366 days in a leap year), capped to the interest earned.	
Withdrawal from cdb saver account on days other than those defined in the Agreement (early withdrawal fee)	Amount withdrawn x 1.00% x number of remaining days until the next first business day of the month or the week that follows (according to the product type) / 365 days (or 366 days in a leap year), capped to the interest earned.	

COMMISSIONS AND CHARGES TABLE		
2. CHEQUES		
Description of Commissions & Charges		
Cheques Cashed	Free of charge	
Chequebooks	€16	per chequebook
	€12	<u>Through eBanking</u> per chequebook
Chequebooks of special printing	Charges depend on the work involved	
Cheques printed on continuous paper	€5	per 100 cheques Additional stamp duty €0,05 for every cheque is charged. The cost of printing is not included.
Stop payment of cheques	€10	per cheque
	max €20	for each request
Cancellation of stop payment of cheques	€10	per cheque
	max €20	for each request
Cheque returned unpaid through Clearing or over the counter (Drawer's charge)	€35	per cheque - if returned due to insufficient funds
	€10	per cheque - if returned due to other reasons
Cheque returned unpaid twice or more due to insufficient funds (Charged on beneficiary)	€10	per cheque
Return of scanned copies of paid cheques to the drawer (customer)	€10	per cheque
	max €50	per date-scanned cheques only
	Free of charge	through eBanking
Payment of held cheques (excluding foreign currency accounts)	€10	per cheque
Special presentation of cheques	€40	For each cheque that cdbbank presents to other local Banks
	€20	For every cdbbank cheque presented to other local Banks
Issue of Bankers' Draft - see Note 2	0,15%, min €5 / max €15	
Cancellation of Bankers' Draft	€10	

COMMISSIONS AND CHARGES TABLE		
3. PAYMENTS AND FOREIGN EXCHANGE		
Description of Commissions & Charges		
3.1. OUTWARD PAYMENT ORDERS IN EURO AND FOREIGN CURRENCY		
Payment in Euro for amounts up to €50.000 - see Note 2	Up to €5.000: €6 over €5.000 - €50.000: €12	Processing Fee
	Up to €5.000: €6 over €5.000 - €50.000: €10	Through eBanking Processing Fee
-Payment in Euro for amounts over €50.000 -Payment in Foreign Currencies for any amount - see Note 2	0,20%, min €5 / max €400 + €20	Transfer commission + Processing Fee
	0,15%, min €5 / max €250 + €10	Through eBanking Transfer commission + Processing Fee
Correspondent charges collected from the applicant (for payments with charges 'OUR') - includes non-PSD regulated payments  Plus charge for transfers in USD, GBP and CAD	Up to €12.500: €20 over €12,500 - €50.000: €40 over €50,000: €60	
	+ €25	Additional charge
SWIFT transfers with same day / next day value	0,05%, min €20, max €200	In addition to the above charges
Missing Beneficiary's IBAN/BIC	€25	
Discrepancy charge (ie. correction/ modification of SWIFT, discrepancies, recoveries, revocation of customer instructions)	€50	
Refusal of payment order	€3	
Fax/e-mail advice	€4	
Payments within the Bank, for same customer and same currency	Free of charge	
Payments within the Bank, for different customer but same currency	Free of charge	
3.2. INWARD PAYMENT ORDERS IN EURO AND FOREIGN CURRENCY		
Payments in favour of CDB customers through SEPA (EU/EEA countries) - see Note 2	Up to €10.000: Free of charge Over €10.000 - €50.000: €4 Over €50.000: €20	Processing fee
Payments in favour of CDB customers through SWIFT - see Note 2	Up to €10.000: €5 Over €10.000 - €50.000: €10 Over €50.000: €30	Processing fee
Discrepancy charge	€50	

COMMISSIONS AND CHARGES TABLE		
<b>3.3. BANKNOTES IN EURO OR IN FOREIGN CURRENCY</b>		
Description of Commissions & Charges		
Cash withdrawal - from Euro account (No conversion)	Up to €10.000: Free of charge	
	Over €10.000: 0,10%	
Cash withdrawal - from foreign currency account (No conversion)	0,50%, min €5	
Cash Deposit	Free of charge	
Purchase / Deposit of foreign currency notes (deposit to same or different currency account) - see Note 2	0,50%	
Sale of foreign currency notes (from Branch) - see Note 2	0,50%, min €5	Handling Fee
<b>3.4. FORWARD FX CONTRACTS</b>		
Forward Foreign Exchange Contracts	0,20%, min €35 / max €1.000	All currencies
<b>4. eBANKING</b>		
Description of Commissions & Charges		
Hard Token	€25	
Soft Token	Free of charge	
Re-issue of eBanking Activation PIN	€10	

COMMISSIONS AND CHARGES TABLE		
5. CREDIT FACILITIES		
Description of Commissions & Charges		
Arrangement fees/Study fees (Applies to all new applications and is paid once)	up to 1,50%	On a case by case basis, as per terms of contract
Management fees (Applies to renewals & Revision of existing Facilities)	up to 1,50%	On a case by case basis, as per terms of contract
Documentation fees (paid once)	€200	Fixed charge
	€400	Fixed charge for customers with registration of mortgage
Valuation fees	min €100	On a case by case basis
Interest on overdraft excesses and Loan Arrears	2,00%	additional interest rate on the amount in excess / in arrears
Fees on Loan Arrears	€20	per month after 30 days in arrears
Cancellation fee of approved facility, subject to the right of withdrawal	0,50%, max €1.000	
Notifications / Letters / Notices regarding Loan Arrears / Overdraft Excess / Default / Termination	€5	per letter
Letter of consent (Waivers etc)	€ 15	per letter
Early repayment / settlement fee for credit facilities that DO NOT fall within the Credit Consumer Law	As per terms of the contract	
Early repayment / settlement fee for credit facilities that fall WITHIN the Credit Consumer Law	Subject to the provisions of article 35 of the Credit Consumer Law	
Disbursement fee	€ 25	per withdrawal
Commitment fee	1.50%	on the daily balance of the unutilised amount
Bank Charges for Registration/ Amendment/Release of Mortgages	min €100	
Search for Individuals and Businesses	€20 - €80	at the discretion of the Bank (Depending on the cost/work involved)

COMMISSIONS AND CHARGES TABLE		
<b>6. OTHER SERVICES</b>		
<b>Description of Commissions &amp; Charges</b>		
<b>6.1. CERTIFICATES</b>		
Certificates of balance and interest	€5	per certificate
	free of charge	Through eBanking (once implemented)
Other certificates	min €5	Depending on the work involved
Auditors Certificate	€20	Physical Persons, per certificate
	€55	Legal Entities, per certificate
	€30	per certificate for additional information
Bank Reference Letter	€35	upon issuance
Financial information to Trustees/ Administrators/Executors about their customers	min €40	
<b>6.2. OTHER</b>		
Coin counting at the counters	Free of charge	For amounts up to €50
	1,00%, min €5 per counting	For amounts over €50
Transaction due diligence, where applicable (including SWIFT/SEPA transaction investigation)	0,05%, min €50	
Mail returned to the bank due to incorrect customer address	€4	for each envelope
Filing of statements or correspondence kept at the Bank per customer's request (Hold Mail Fees)	€100	Annual fee per customer
Copies of vouchers, cheques etc.	€5	per date for the last 12 months
	€30	per date for periods preceding the last 12 months
Copies of documents upon customer's request (e.g. guarantee)	€20	per document
Fax/e-mail sent upon customer's request	€4	per message
Cash Card Re-issue	€10	
Cash Card PIN Regeneration	€10	
Test Key Codes	€60	Physical Persons, per annum
	€90	Legal Entities, per annum
Test Key Codes Re-issue	€20	Physical Persons
	€30	Legal Entities
Safe Deposit Box	€ 80	Small size, per year
	€100	Medium size, per year
	€120	Large size, per year
	Free of charge	Customer visits

COMMISSIONS AND CHARGES TABLE		
Description of Commissions & Charges		
<b>6.2. OTHER (cont.)</b>		
<b>Courrier Charges</b>	<b>€10</b>	Domestic
	<b>€50</b>	Abroad
<b>Utility bill / Tax payment over the counter</b>	<b>€2</b>	per bill
<b>Mandate preparation</b>	<b>€15</b>	

**Note 1:** This charge does not include certain accounts which are solely used for the creation/renewal of fixed deposits.

**Note 2:** Foreign Exchange Commission

Foreign Exchange Commission is charged whenever there is a conversion relating to payments (outward / inward) or to other services between two different currencies (including Euro)

**For all currencies: 0,40%, min €5 / max €400**

**Note 3:** Additional information for specialised banking activities may be provided, upon request, by any Branch/Unit of cdbbank.

**Note 4:** For the cases where VAT is applicable, it shall be applied over and above the official Bank's charge.