

COMMISSIONS AND CHARGES TABLE

International Corporate Banking (ICB)

Effective as from 13/05/2019

- 1. ACCOUNTS**
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- 3. PAYMENTS**
- 4. eBANKING**
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COMMISSIONS AND CHARGES TABLE

1. ACCOUNTS

Description of Commissions & Charges		
Account opening / closing fee	€100	Physical Persons
	€200	Legal Entities
Maintenance Fee for Current Accounts - see Note 1	€10	Physical Persons, per month, charged monthly
	€30	Legal Entities, per month, charged monthly
Statement printing and mailing cost	€3	per statement
	Free of charge	e-statement
Issue of statements upon customer request: - Active accounts - Closed/Terminated accounts	€5	per page
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 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 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.
Account Review fee	€50	Physical Persons
	€200	Legal Entities
Reactivation of Dormant Account	€50	Physical Persons
	€150	Legal Entities
Change of Structure	€150	
Payment of fixed deposit account, with fixed interest rate, prior to maturity	Amount withdrawn x 1,00% x days remaining to maturity / 365 days (or 366 days in a leap year), capped to the interest earned.	
Withdrawal from Notice Accounts (local currency) without notice	Amount withdrawn x 1,00% x days remaining for the notice to be effected / 365 days (or 366 days in a leap year), capped to the interest earned.	
Withdrawal from cdb saver account on days other than those defined in the Agreement	Amount withdrawn x 1.00% x number of remaining days until the next first business day of the month or the week that follows (according to the product type) / 365 days (or 366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.	

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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		per 100 cheques
	€5	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
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	<u>Through eBanking</u> 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	<u>Through eBanking</u> 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	€10	
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	
Transaction due diligence (where applicable)	0,05%, min €50	
3.2. INWARD PAYMENT ORDERS IN EURO AND FOREIGN CURRENCY		
Payments in favour of cdbbank customers through SEPA (EU/EEA countries) - see Note 2	Up to €10.000: Free of charge	Processing fee
	Over €10.000 - €50.000: €4	
	Over €50.000: €20	
Payments in favour of CDB customers through SWIFT - see Note 2	Up to €10.000: €5	Processing fee
	over €10.000 - €50.000: €10	
	over €50.000: €30	
Discrepancy charge	€50	
Transaction due diligence (where applicable)	0,05%, min €50	

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3.3. BANKNOTES IN EURO OR IN FOREIGN CURRENCY

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

3.4. FORWARD FX CONTRACTS

Forward Foreign Exchange Contracts	0,20%, min €35 / max €1.000	All currencies
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4. eBANKING

Hard Token	€25	
Soft Token	Free of charge	
Re-issue of eBanking Activation PIN	€10	

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5. OTHER SERVICES

Description of Commissions & Charges

5.1. CERTIFICATES

Auditors Certificate	€30	Physical Persons, per certificate
	€70	Legal Entities, per certificate
Bank Reference Letter	€50	per certificate
	€30	per certificate for additional information

5.2. OTHER

Mail returned to the Bank due to incorrect customer address	€5	for each envelope
Filing of statements or correspondence kept at the Bank per customer request (Hold Mail Fees)	€200	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 request (e.g. guarantee)	€20	per document
Fax/e-mail sent upon customer 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
Courier Charges	€10	Domestic
	€50	Abroad
Utility bill / Tax payment over-the-counter	€2	per bill
Translation of documents	€25	per page

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.