

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| Payment of fixed deposit account, with fixed interest rate, prior to maturity | Amount withdrawn x 1,00% x days remaining to maturity / 365 days (or 366 days in a leap year), capped to the interest earned.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| Withdrawal from Notice Accounts (local currency) without notice | Amount withdrawn x 1,00% x days remaining for the notice to be effected / 365 days (or 366 days in a leap year), capped to the interest earned.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| Withdrawal from cdb saver account on days other than those defined in the Agreement | Amount withdrawn x 1.00% x number of remaining days until the next first business day of the month or the week that follows (according to the product type) / 365 days (or 366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. | |

| COMMISSIONS AND CHARGES TABLE | | |
|---|-------------------------------------|--|
| 2. CHEQUES | | |
| Description of Commissions & Charges | | |
| Cheques Cashed | Free of charge | |
| Chequebooks | €16 | per chequebook |
| | €12 | Through eBanking 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 | Up to €12.500: €20 over €12,500 - €50.000: €40 over €50,000: €60 | |
| | Plus charge for transfers in USD, GBP and CAD + €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 |
| | Up to €10.000: €5 Over €10.000 - €50.000: €10 Over €50.000: €30 | Processing fee |
| | Discrepancy charge | €50 |

COMMISSIONS AND CHARGES TABLE

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 |
|------------------------------------|-----------------------------|----------------|

4. eBANKING

| 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 | | |
|---|----------------------------|--|
| 6. OTHER SERVICES | | |
| Description of Commissions & Charges | | |
| 6.1. CERTIFICATES | | |
| 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 | |
| 6.2. OTHER | | |
| 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****6.2. OTHER (cont.)**

| | | |
|--|------------|----------|
| Courrier Charges | €10 | Domestic |
| | €50 | Abroad |
| Utility bill / Tax payment over the counter | €2 | per bill |
| Mandate preparation | €15 | |

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.