



Name of the account provider: The Cyprus Development Bank Public Company Ltd

Account name: Current Account

Date: 31/10/2018

- This document informs you about the fees for using the main services linked to the payment 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 “Commissions & Charges Table, Physical Persons and Legal Entities” document in Bank’s website www.cdb.com.cy or at any Cyprus Development Bank Branch.
- 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 current account with limit in Euro	
	Natural Persons (annual fixed charge per customer)	€ 50
	Legal Entities (annual fixed charge per customer)	€ 100
	Maintenance fees for current account without limit in Euro	
	<u>Customers of International Corporate Business Unit</u>	
	Natural Persons (quarterly fixed charge per customer)	€ 20
	Legal Entities (quarterly fixed charge per customer)	€ 50
	<u>All other customers</u>	
	Natural Persons	€ 0
	Legal Entities (annual fixed charge per customer)	€ 100
Maintenance fees for current account with limit in a Foreign Currency		
Natural Persons (annual fixed charge per customer)	€ 50	
Legal Entities (annual fixed charge per customer)	€ 100	

	Maintenance fees for current account without limit in a Foreign Currency <u>Customers of International Corporate Business Unit</u> Natural Persons (quarterly fixed charge per customer) € 20 Legal Entities (quarterly fixed charge per customer) € 50 <u>All other customers</u> Natural Persons € 0 Legal Entities (annual fixed charge per customer) € 100	
Payments (excluding cards)		
Credit Transfer SEPA	Payments in Euro for amounts up to €50,000 within Cyprus and EEA (SEPA) for payments that meet the SEPA criteria <u>Processing Fee</u> For amounts up to €5,000: Branch € 6 Internet Banking € 6 For amounts over €5,000 and up to €50,000 Branch € 12 Internet Banking € 10	
	Payments in Euro for amounts over €50,000 within Cyprus and EEA (SEPA), or for any amount outside Cyprus and EEA (SEPA) <u>Transfer Commission</u> Branch Minimum 0,20% Maximum € 5 € 400 Internet Banking Minimum 0,15% Maximum € 5 € 250	
Credit Transfer outside SEPA in Euro	<u>Transfer Commission</u> Branch Minimum 0,20% Maximum € 5 € 400 Additional Processing Commission € 20 Internet Banking Minimum 0,15% Maximum € 5 € 250 Additional Processing Commission € 10	

Credit Transfer outside SEPA in a currency other than Euro	<u>Transfer Commission</u>		
	Branch		0,20%
		Minimum	€ 5
		Maximum	€ 400
	Additional Processing Commission		€ 20
	Internet Banking		0,15%
		Minimum	€ 5
		Maximum	€ 250
	Additional Processing Commission		€ 10
Standing Order	<i>Non-available service</i>		
Direct Debit	<i>Non-available service</i>		
Cards and Cash			
Cash Withdrawal	In Euro currency at Branch		
		Up to €20,000	€ 0
		Over €20,000	0,20%
	In a currency other than Euro at Branch		
		Minimum	0,50%
			€ 5
	In Euro currency at the Bank's ATMs		€ 0
	In a currency other than Euro at the Bank's ATMs		
	<i>Non-available service</i>		
	In Euro or in a currency other than Euro through ATMs of other Banks		
	<i>Non-available service</i>		
Providing a credit card	<i>Non-available service</i>		
Providing a debit card	<i>Non-available service</i>		
Overdrafts and related services			
Overdraft	Arrangement Fees		
		Minimum	0,50%
Overrunning	Per transaction		€ 10
	Charge of additional interest, over and above the debit interest, on the overdraft amount, whilst the unauthorised balance is outstanding		2%

Other services			
Return of cheque due to inadequate balance	Charge per cheque returned	€ 35	
Provision of a cheque book	Branch	€ 12	
	Internet Banking	€ 8	
Currency exchange services (in a currency other than the currency of the account)	<u>Cash withdrawal</u>		
	Branch	0,50%	
		Minimum € 5	
	Additional Processing Commission	0,40%	
		Minimum € 5	
		Maximum € 400	
	In a currency other than Euro through the Bank's ATM <i>Non-available service</i>		
	In a currency other than Euro through the ATM of another Bank <i>Non-available service</i>		
	<u>Credit transfer</u>		
	Branch	Exchange Commission	0,40%
	Minimum	€ 5	
	Maximum	€ 400	
Internet Banking	Exchange Commission	0,40%	
	Minimum	€ 5	
	Maximum	€ 400	
Transaction through debit card <i>Non-available service</i>			
Copy of statement	Branch	€ 3	
	Internet Banking	€ 0	

GLOSSARY

Term	Definition
Maintaining the account	The account provider operates the account for use by the customer.
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
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.
Cash withdrawal	The customer takes cash out of the customer's account.
Provision of a cheque book	Issuance of a cheque book for payments by charging the customer's account.
Credit transfer SEPA	The account provider transfers money, on the instruction of the customer, from the customer's account to another account, through SEPA
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
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.
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.
Return cheque due to inadequate balance	Decline the payment of a cheque due to an insufficient balance of the account to be charged.
Currency exchange services	Conversion of the currency of the account into the currency of the transfer / withdrawal.
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.
Copy of statement	Reissuance of an account statement.