

Fee Information Document



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

Account name: Current Account

Date: 24/02/2020

- 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 of current account with limit in Euro	
	Annual fixed charge per customer (natural persons)	€ 50
	Maintenance of current account without limit in Euro	
	Customers of International Corporate Banking	
	Annual fixed charge per customer (natural persons)	€ 10
	All other customers (natural persons)	€0
	Maintenance of current account without limit in a Foreign	
	Currency	
	Customers of International Corporate Banking	
	Monthly fixed charge per customer (natural persons)	€ 10
	All other customers (natural persons)	€0

Payments in Euro for amounts up to €50.000	Payments (excluding cards)		
Processing Fee For amounts up to €5.000: Branch Internet Banking For amounts over €5.000 and up to €50.000: Branch Internet Banking Payments in Euro for amounts over €50.000 Transfer Commission Branch Additional Processing Fee Internet Banking Additional Processing Fee Credit Transfer outside SEPA in Euro Processing Fee For amounts up to €50.000 Branch For amounts over €5.000 and up to €50.000 Branch Internet Banking Payments in Euro for amounts up to €50.000 Branch Internet Banking Porcessing Fee For amounts up to €50.000: Branch Internet Banking Payments in Euro for amounts over €50.000 Branch Internet Banking Additional Processing Fee For amounts over €5.000 and up to €50.000: Branch Branch Additional Processing Fee For amounts over €5.000 and up to €50.000 Branch Branch Additional Processing Fee For amounts over €5.000 and up to €50.000 Branch Additional Processing Fee For amounts over €5.000 and up to €50.000 Branch Additional Processing Fee For amounts over €50.000 Branch B	Credit Transfer	Payments in Euro for amounts up to €50.000	
For amounts up to €5.000:	SEPA	Processing Fee	
Branch			
For amounts over €5.000 and up to €50.000:		·	€6
Branch Internet Banking		Internet Banking	€6
Internet Banking		For amounts over €5.000 and up to €50.000:	
Payments in Euro for amounts over €50.000 Transfer Commission			
Transfer Commission Branch Branch Additional Processing Fee Internet Banking Additional Processing Fee Internet Banking Additional Processing Fee For amounts up to €50.000 Branch Internet Banking For amounts over €5.000 and up to €50.000: Branch Internet Banking For amounts over €5.000 and up to €50.000: Branch Internet Banking Payments in Euro for amounts over €50.000 Branch Internet Banking Additional Processing Fee		Internet Banking	€ 10
Branch Additional Processing Fee Internet Banking Additional Processing Fee Internet Banking Additional Processing Fee Internet Banking Additional Processing Fee Credit Transfer outside SEPA in Euro Processing Fee For amounts up to €50.000 Branch Internet Banking For amounts over €5.000 and up to €50.000: Branch Internet Banking Payments in Euro for amounts over €50.000 Branch Internet Banking Additional Processing Fee Internet Banking Additional Processing Fee Internet Banking Additional Processing Fee Internet Banking Minimum Additional Processing Fee		Payments in Euro for amounts over €50.000	
Additional Processing Fee Internet Banking Additional Processing Fee Internet Banking Additional Processing Fee Credit Transfer outside SEPA in Euro Processing Fee For amounts up to €50.000 Branch Internet Banking For amounts over €5.000 and up to €50.000: Branch Internet Banking Payments in Euro for amounts over €50.000: Branch Internet Banking Payments in Euro for amounts over €50.000 Branch Internet Banking Additional Processing Fee Internet Banking Additional Processing Fee Internet Banking Additional Processing Fee Internet Banking Minimum Additional Minimum Additional Processing Fee		Transfer Commission	
Additional Processing Fee Internet Banking Additional Processing Fee Internet Banking Additional Processing Fee Credit Transfer outside SEPA in Euro Processing Fee For amounts up to €50.000 Branch Internet Banking For amounts over €5.000 and up to €50.000: Branch Internet Banking Payments in Euro for amounts over €50.000: Branch Internet Banking Payments in Euro for amounts over €50.000 Branch Internet Banking Additional Processing Fee Internet Banking Additional Processing Fee Internet Banking Additional Processing Fee Internet Banking Minimum Additional Minimum Additional Processing Fee		Branch	0.20%
Additional Processing Fee Internet Banking Minimum Maximum Additional Processing Fee Credit Transfer outside SEPA in Euro Processing Fee For amounts up to €50.000 Branch Internet Banking For amounts over €5.000 and up to €50.000: Branch Internet Banking Payments in Euro for amounts over €50.000: Branch Internet Banking Payments in Euro for amounts over €50.000 Branch Minimum Maximum Additional Processing Fee Internet Banking Minimum Maximum Additional Processing Fee Internet Banking Minimum Maximum € 5 Minimum Maximum € 5 € 250			
Internet Banking Internet Banking Additional Processing Fee Credit Transfer outside SEPA in Euro Processing Fee For amounts up to €5.000 Branch Internet Banking For amounts over €5.000 and up to €50.000: Branch Internet Banking Payments in Euro for amounts over €50.000: Branch Internet Banking Payments in Euro for amounts over €50.000 Branch Internet Banking Additional Processing Fee Internet Banking Internet Banking Additional Processing Fee Internet Banking			
Additional Processing Fee Payments in Euro for amounts up to €50.000 Processing Fee For amounts up to €50.000: Branch Internet Banking Payments in Euro for amounts up to €50.000: Branch Internet Banking Payments in Euro for amounts over €50.000: Branch Internet Banking Payments in Euro for amounts over €50.000 Branch Additional Processing Fee Internet Banking Additional Processing Fee Internet Banking Minimum Additional Processing Fee Internet Banking Minimum E 5 Maximum Additional Minimum E 5 Minimum Additional Minimum E 5 Minimum E 5 Minimum E 5 Minimum E 5 Minimum Additional Minimum E 5 Minimum Minimum E 5 Minimum Mi		Additional Processing Fee	€ 20
Credit Transfer outside SEPA in Euro Payments in Euro for amounts up to €50.000 Branch Internet Banking € 6 For amounts over €5.000 and up to €50.000:		Internet Banking	0,15%
Additional Processing Fee			
Credit Transfer outside SEPA in Euro for amounts up to €50.000 Processing Fee For amounts up to €5.000: Branch			
Processing Fee For amounts up to €5.000: € 6 Branch € 6 € 6 Internet Banking € 12 Branch € 12 Internet Banking € 10 Payments in Euro for amounts over €50.000 Minimum Branch 0,20% Maximum € 400 Additional Processing Fee € 20 Internet Banking Minimum Minimum € 5 Maximum € 55		Additional Processing Fee	€ 10
Euro Processing Fee For amounts up to €5.000:	Credit Transfer	Payments in Euro for amounts up to €50.000	
For amounts up to €5.000: Branch Internet Banking For amounts over €5.000 and up to €50.000: Branch Internet Banking Payments in Euro for amounts over €50.000 Branch Minimum Additional Processing Fee Internet Banking Minimum Additional Minimum Additional Processing Fee Internet Banking Minimum Minimum E 5 Maximum Minimum Minimum E 5 Maximum Minimum E 5 Maximum Minimum E 5 Maximum E 5 Maximum Minimum E 5 Maximum E 6 Maximum E 7 Maximum E 7 Maximum E 8 Maximum E 8 Maximum E 8 Maximum E 9 Maximum	outside SEPA in		
Branch	Euro		
Internet Banking		·	
For amounts over €5.000 and up to €50.000: Branch Internet Banking Payments in Euro for amounts over €50.000 Branch Minimum ← 5 Maximum Additional Processing Fee Internet Banking Minimum ← 5 Maximum Minimum ← 5 Maximum ← 5 E 20			
Branch $\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \$		Internet Banking	€ 0
Branch $\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \$		For amounts over €5.000 and up to €50.000:	
Payments in Euro for amounts over €50.000 Branch Minimum Additional Processing Fee Internet Banking Minimum Minimum Minimum Minimum Maximum € 5 Maximum € 5		·	€ 12
Branch 0,20% Minimum $\in 5$ Maximum $\in 400$ Additional Processing Fee $\in 20$ Internet Banking Minimum $\in 5$ Maximum $\in 5$ Maximum $\in 5$ Maximum $\in 5$ Maximum $\in 5$		Internet Banking	
Branch 0,20% Minimum $\in 5$ Maximum $\in 400$ Additional Processing Fee $\in 20$ Internet Banking Minimum $\in 5$ Maximum $\in 5$ Maximum $\in 5$ Maximum $\in 5$ Maximum $\in 5$		Payments in Euro for amounts over €50.000	
Maximum $€ 400$ Additional Processing Fee $€ 20$ Internet Banking $0,15\%$ Minimum $€ 5$ Maximum $€ 5$			0,20%
Additional Processing Fee € 20 Internet Banking 0,15% Minimum € 5 Maximum € 250			
Internet Banking 0,15% Minimum € 5 Maximum € 250			
Minimum € 5 Maximum € 250		Additional Processing Fee	€ 20
Maximum € 250		Internet Banking	0,15%
Additional Processing Fee € 10			
		Additional Processing Fee	€ 10

Credit Transfer	Transfer Commission	
outside SEPA in a currency other than Euro	Branch Minimum Maximum	0,20% € 5 € 400
	Additional Processing Fee	€ 400
	Internet Banking Minimum	0,15% € 5
	Maximum Additional Processing Fee	€ 250 € 10
Standing Order	Non-available service	
Direct Debit	Non-available service	
Cards and Cash		
Cash Withdrawal	In Euro at Branch Up to €10.000 Over €10.000	€ 0 0,10%
	In a currency other than Euro at Branch Minimum	0,50% € 5
	In Euro from the Bank's ATMs in Cyprus	€0
	In Euro from ATMs of other Banks in Cyprus and Eurozone	€0
	In Euro from any ATM abroad (except Eurozone) Minimum	3,33% € 4
	In a currency other than Euro at the Bank's ATMs Non-available service	
	In a currency other than Euro from any ATM in Cyprus and abroad	3,33%
	Minimum	€4
Providing a credit card	Non-available service	

Mastercard - Individual Classic	
Main Cardholder Annual Subscription	€ 10
Additional Cardholder Annual Subscription	€ 5
Card Renewal	€ 10
Mastercard - Individual Platinum	
Main Cardholder Annual Subscription	€ 60
Additional Cardholder Annual Subscription	€ 40
Card Renewal	€ 10
Mastercard - Business Platinum	
Main Cardholder Annual Subscription	€ 80
Additional Cardholder Annual Subscription	€ 60
Card Renewal	€ 10
I related services	
Arrangement Fees	
Minimum	0,50%
Per transaction	€ 10
Charge of additional interest, over and above the debit interest, on the overdraft amount, whilst the unauthorised balance is	2%
	Main Cardholder Annual Subscription Additional Cardholder Annual Subscription Card Renewal Mastercard - Individual Platinum Main Cardholder Annual Subscription Additional Cardholder Annual Subscription Card Renewal Mastercard - Business Platinum Main Cardholder Annual Subscription Additional Cardholder Annual Subscription Card Renewal Telated services Arrangement Fees Minimum Per transaction Charge of additional interest, over and above the debit interest, on

Other services		
Return of cheque due to inadequate balance	Charge per cheque returned	€ 35
Provision of a	Branch	€ 16
cheque book	Internet Banking	€ 12
Currency	Cash withdrawal	
exchange services		
(in a currency	Exchange Commission	0,40%
other than the	Minimum	€ 5
currency of the	Maximum	€ 400
account)	Credit transfer	
	Exchange Commission Minimum	0,40% € 5
	Maximum	€ 5 € 400
	Transaction through debit card Currency Conversion Fee	3%
Copy of statement	Active Accounts	
	Branch Internet Banking	€3 €0
	Closed / Terminated Accounts Minimum	€3
	Maximum	€ 50
	International Corporate Banking customers (for active & closed / terminated accounts - charge per page)	€ 5

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.	