

TABLE OF CHARGES AND COMMISSIONS

Physical Persons and Legal Entities

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TRANSACTION TYPE			COMMISSION / CHARGE		
			%	Amount in Euro	
1. SALE AND PURCHASE OF FOREIGN CURRENCY NOTES					
1.1	Sale of Foreign Currency Notes	Receive Euro cash / debit Euro account	1%	Min 2	Max 30
1.2	Purchase / Repurchase of Foreign Currency Notes	Purchase - Pay Euro cash/credit Euro account	2%	Min 5	
		Repurchase - Pay Euro cash/credit Euro account	1%	Min 5	
2. INCOMING PAYMENTS (SEPA, SWIFT)					
2.1	Incoming SEPA Payments (Euro)	For amounts up to €1.000 For amounts above €1.000 and up to €10.000 For amounts above €10.000 and up to €50.000 For amounts above €50.000		No Charge 4 15 30	
2.2	Incoming SWIFT Payments in Euro (Outside SEPA Rules)	For amounts up to €25 For amounts above €25 and up to €1.000 For amounts above €1.000 and up to €10.000 For amounts above €10.000 and up to €50.000 For amounts above €50.000		No Charge 2 12 20 40	
2.3	Incoming SWIFT Payments in Foreign Currency (Outside SEPA Rules)	Foreign Currency to same Foreign Currency Account For amounts up to €1.000 equivalent For amounts above €1.000 and up to €10.000 equivalent For amounts above €10.000 and up to €50.000 equivalent For amounts above €50.000 equivalent		15 25 35 50	
		Foreign Currency to different Foreign Currency Account (including Euro) For amounts up to €1.000 equivalent For amounts above €1.000 and up to €10.000 equivalent For amounts above €10.000 and up to €50.000 equivalent For amounts above €50.000 equivalent + exchange commission	0,5%	15 25 35 50 Min 6 Max 1000	
2.4	Charges for investigation, modification or cancellation of an Incoming SWIFT message	For incoming payments in any currency up to the equivalent of €100 For incoming payments in any currency above the equivalent of €100		No Charge 50	
3. OUTGOING PAYMENTS (SEPA, SWIFT)					
3.1	Outgoing SEPA Payments (Euro)	For amounts up to €1.000 For amounts above €1.000 and up to €10.000 For amounts above €10.000 and up to €50.000 For amounts above €50.000	0,15% 0,15% 0,15%	Min 9	6 Max 25 Max 500
3.2	Outgoing SEPA Payments (Euro) through iBank	For amounts up to €50.000 For amounts above €50.000	0,15%		5 Max 400
3.3	Outgoing SWIFT Payments in Euro by debiting Euro account	For all amounts + Processing Fee	0,2%	Min 10	Max 500 20
3.4	Outgoing SWIFT Payments in Foreign Currency	Foreign Currency to same Foreign Currency Account For all amounts + Processing Fee	0,2%	Min 10	Max 500 20
		Foreign Currency to different Currency Account (including Euro) For all amounts + Processing Fee	0,5%	Min 6	Max 1000 20
3.5	Same Day value processing	Additional Charge	0,1%	Min 20	Max 350
3.6	Absent of Straight Through Processing (STP) Rules - Non STP Charge				20
3.7	Free Format Messages				30
3.8	Charges for investigation, modification or cancellation of an Outgoing SWIFT message	For all amounts			50

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TRANSACTION TYPE			COMMISSION / CHARGE	
			%	Amount in Euro
4. INTERNAL BANK TRANSFERS				
4.1	Transfers between Euro Accounts	To same or different customer		No Charge
4.2	Transfer from foreign currency account to same foreign currency account	To same customer		2
		To different customer	0,1%	Min 6 Max 20
4.3	Transfer from foreign currency account to different foreign currency account	To same or different customer	0,1%	Min 6 Max 300
5. CHEQUES				
5.1	Cheques Returned Unpaid	First Presentation		40
		Repeated Presentation		40
		Return of unpaid cheque for any reason other than insufficient funds		5
		Return of unpaid cheque deposited in customer's account		5
		Mailing of returned unpaid cheques		5
5.2	Stop Payment of a cheque	Per cheque		10
		Maximum charge amount per account ONLY for continuous cheque numbers		40
5.3	Cancellation of Stop Payment of a cheque	Per cheque		10
		Maximum charge amount per account ONLY for continuous cheque numbers		40
5.4	Payment of a cheque without sufficient funds	Per cheque		10
		Daily maximum		40
5.5	Special Presentation of cheque over the Bank counters	Per cheque		25
		Additional charge for payment orders through Target		10
5.6	Special Presentation of a cheque to any local Bank	For each presentation		30
5.7	Order of a Chequebook	Over the Counter		12
		Through iBank		8
5.8	Registration of a cheque in the Preliminary List for Issuers of dishonoured Cheques	Per cheque		30
5.9	Registration of a customer in the Central Information Register for the Issuers of dishonoured Cheques	Per customer		50
5.10	Payment / cashing of cheques of other local banks	From all banks except cheques of the Central Bank of Cyprus and Postal Drafts	0,15%	Min 2
5.11	Deposit of Euro cheque	In Euro Account		No Charge
		In Foreign Currency Account	0,5%	Min 6 Max 1000
5.12	Issue of Bankers Draft in Euro	By debiting Euro account: For any amount + Processing Fee	0,15%	Min 6 Max 15 1
		By debiting Foreign Currency account: For any amount + Processing Fee	0,5%	Min 6 Max 1000 1
		Additional Mail charge if applicable		4
5.13	Issue of Bankers Draft in foreign currency, drawn on correspondent Bank	By debiting same Foreign Currency account: For any amount + Processing fee, if total amount is up to €1.000 + Processing fee, if total amount is above €1.000	0,15%	Min 6 Max 400 8 16
		By debiting a different Currency account (including Euro): For any amount + Processing fee, if total amount is up to €1.000 + Processing fee, if total amount is above €1.000	0,5%	Min 6 Max 1000 8 16
		Additional mail charge if applicable		4
5.14	Cancellation of Bankers Drafts	Bankers draft Issued on USB Bank, any amount		4
		Bankers draft Issued on our correspondent Bank, any amount		20

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TRANSACTION TYPE			COMMISSION / CHARGE		
			%	Amount in Euro	
6. ACCOUNTS AND OTHER SERVICES					
6.1	Cash withdrawals	<p>From Euro Accounts: Transactions up to €2.500 - First 10 transactions of the month After the first 10 transactions, per transaction If transaction amount is above €2.500, per transaction From USB Bank ATMs (current and connected accounts)</p> <p>From Foreign Currency Accounts: In Euro In the same Foreign Currency In different Foreign Currency</p>			No Charge 0.50 0.50 No Charge Min 6 Max 1000 Min 2 Max 15 Min 6 Max 1000
6.2	Cash deposits	<p>To Euro Accounts: Transactions up to €2.500 - First 10 transactions of the month After the first 10 transactions, per transaction If transaction amount is above €2.500, per transaction At USB Bank ATMs</p> <p>To Foreign Currency Accounts: To USD or GBP account, same currency To Foreign Currency Account (excluding USD and GBP), same currency To Foreign Currency Account, different currency (including Euro)</p>			No Charge 0.50 0.50 No Charge Min 2 Min 2 Min 6 Max 1000
6.3	Maintenance fees	<p>Individuals: Current Account in Euro & Foreign Currency, without limit Current Account in Euro & Foreign Currency, with limit Savings Account in Euro & Foreign Currency icount Notice account Current Daily Account International Business Unit (IBU) customers, per customer</p> <p>Legal Entities: Current Account in Euro & Foreign Currency, without limit Current Account in Euro & Foreign Currency, with limit Savings Account in Euro & Foreign Currency icount Notice Account Current Daily Account International Business Unit (IBU) customers, per customer</p>			3 quarterly 6 quarterly 3 semi-annually No Charge 3 semi-annually 30 annually 100 annually 10 monthly 20 monthly 10 semi-annually No Charge 10 semi-annually 50 annually 50 quarterly
6.4	Customer Update / Review fees	For IBU customers - Individuals For IBU customers - Legal Entities For Individuals and Legal Entities except IBU Customers			100 per review 200 per review No Charge
6.5	Acceptance of a debit transaction in an account with insufficient funds				10
6.6	Payment of a Fixed Deposit before maturity	The bank charge is calculated based on the amount withdrawn and the days remaining until the maturity date The Bank may, at its absolute discretion, charge any expenses for any premature withdrawal from the fixed deposit. The amount of charge is determined by the Bank according to the period and the amount related and may vary.	2%		
6.7	Dormant Accounts with credit balances (Current & Savings Accounts)	For accounts which have no movement for the last six months and balance is less than €200			5 quarterly
6.8	Issue of Account Statement	For all accounts - per statement At customer's request Through iBank			4 3 per page No Charge

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TRANSACTION TYPE			COMMISSION / CHARGE	
			%	Amount in Euro
6.9	Account Closure	For Individuals and Legal Entities except IBU Customers For IBU Customers, Individuals For IBU Customers, Legal Entities		2 50 100
6.10	Certificates	Interest & Balance, per Account / Facility Interest & Balance, Auditor's certificate, per certificate Interest & Balance, at Auditor's request, for extra information Other, depending on the work needed, per certificate		5 50 30 Min 5 Max 20
6.11	Standing orders	Opening / Change of Standing Order - At our branches Opening / Change of Standing Order - Through iBank Execute Standing Orders in favour of our customers Execution of Standing Orders in favour of other Bank's accounts Non-execution of Standing Order due to insufficient funds		6 1 No Charge 4 6
6.12	SEPA Direct Debits	Amendment of SEPA Direct Debit Execution of SEPA Direct Debit Non-execution of SEPA Direct Debit due to insufficient funds		5 No Charge 6
6.13	Payment of Utility Bills	At our branches either by cash or debiting a customer account, per utility bill Through iBank		1 No Charge
6.14	Counting of coins	For commercial purposes only	1%	Min 2 Max 50
6.15	Salary payments	Automated salary payment Non automated salary payment, per employee		No Charge 1
6.16	Use of Bank's address	For addressing correspondence / At Bank's discretion		50 annually
6.17	Power of Attorney / Mandate	Preparation of Power of Attorney / Mandate + Stamps		10 6
6.18	Photocopies (payment receipts, cheques, etc.) - Only those issued by the Bank	Charge depends on the processing time		Min 5
6.19	Reference Letters / Status Report			40
6.20	Fax sent on customer's request			10
6.21	Telephone calls overseas - per call			10
6.22	Postages of a Registered Letter - per letter			6
6.23	Issue and Delivery of Test keys			100 Annually
6.24	Objection of customer based on Data Protection Act - per objection			20
6.25	Application for access based on Data Protection Act - per application			20
6.26	Returned mail to the Bank, due to incorrect customer address - per letter			3
7. CREDIT FACILITIES				
7.1	Feasibility Study	Depends on the case		
7.2	Arrangement Fees	Charge is between 0.5% and 1% based on the facility amount, in consideration of the overall collaboration, credit risk and collateral • Individuals • Small Legal Entities • Large Legal Entities (Corporate Customers) Special products are excluded from the above charge, as a different charge is applied accordingly		Min 25 Min 50 Min 100
7.3	Advances Documentation Fees	Charge is between 0.5% and 1% based on the facility amount • Individuals • Small Legal Entities • Large Legal Entities (Corporate Customers) Special products are excluded from the above charge, as a different charge is applied accordingly		Min 25 Min 50 Min 100

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TRANSACTION TYPE			COMMISSION / CHARGE	
			%	Amount in Euro
7.4	Renewal of Overdraft Facilities	Charge is between 0.5% and 1% based on the facility / limit amount and in consideration of the overall collaboration, credit risk and collateral <ul style="list-style-type: none"> • Individuals • Small Legal Entities • Large Legal Entities (Corporate Customers) 		Min 25 Min 50 Min 100
7.5	Insufficient Account Turnover	Based on the account limit, in cases when the debit turnover of the account is less than 3 times the account limit within a calendar year	0,5%	
7.6	Unutilised Facility	Accounts with Limit: Based on the daily unutilised amount per quarter	0.5%	
		Loans: Based on the daily unutilised amount per quarter	1.5%	
7.7	Leasing / Hire Purchase	Purchase Option		30
7.8	Restructuring of Facilities	Charge is between 0.5% and 1% based on the facility / limit amount and in consideration of the overall collaboration, credit risk and collateral <ul style="list-style-type: none"> • Individuals • Small Legal Entities • Large Legal Entities (Corporate Customers) 		Min 50 Min 50 Min 100
7.9	Excesses on Accounts with Limit	Additional interest rate on the daily excess amount	2%	
7.10	Excesses on Accounts without Limit	Accounts in Euro: Bank Base Interest rate + 3% margin + 2% on the daily debit balance Accounts in Foreign Currency: Libor 6 months rate + 3% margin + 2% on the daily debit balance (if the Libor rate is negative it is adjusted to equal zero)		
7.11	Loan Arrears	On the daily amount in arrears	2%	
7.12	Letters to Debtors / Guarantors regarding irregularities of facilities	Per customer (Debtor), per facility - For joint facilities the charge is for each debtor To Guarantor / Security Providers		4 No Charge
7.13	Prepayment / Early Repayment fees for loans that fall WITHIN the 2017 Law on Credit Agreements for Consumers relating to Residential Immovable Property	In case of full or partial repayment, the Bank's compensation is calculated based on Table IV of Article 25 of the 2017 Law on Credit Agreements for Consumers Relating to Residential Immovable Property Special products are excluded from the above charge, on which a different charge is applied		
7.14	Prepayment / Early Repayment fees for loans that fall OUTSIDE the 2017 Law on Credit Agreements for Consumers relating to Residential Immovable Property	In case of full or partial repayment, the Bank's compensation is calculated in accordance to Article 16 of the Credit Consumer Law. Special products are excluded from the above charge, on which a different charge is applied		
7.15	Prepayment / Early Repayment fees for Hire Purchase / Leasing Agreements	For all agreements		No Charge
7.16	Quantity Surveying Fees	On a case by case basis, minimum €150 plus VAT		
7.17	Valuation Fees	On a case by case basis, minimum €125 plus VAT		

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TRANSACTION TYPE		COMMISSION / CHARGE		
		%	Amount in Euro	
8. CARDS				
8.1	Annual Fees	Electron Card		5
		Supplementary Electron Card		5
		Classic Card		30
		Supplementary Classic Card		15
		Classic Card - No insurance		10
		Supplementary Classic Card - No insurance		5
		Gold Card		65
		Supplementary Gold Card		30
		Platinum Card		85
		Supplementary Platinum Card		50
8.2	Other Fees	Re-issue fee		10
		Card Replacement Fee		10
		PIN Regeneration Fee		10
		Re-activation Fee		No Charge
		Overdue Fee (on the overdue amount over and above the credit interest)	0,15%	Monthly
		Cash Withdrawal from connected USB Bank account using a USB Bank ATM		No Charge
		Cash Withdrawal from Visa Account (cash advance fee)	3,33%	Min 2,50
		Currency Conversion fee for non-euro transactions	2%	
8.3	Other Charges / Services	Debit Interest on daily debit balances: Annual Percentage Rate (APR) – 13,21%. The calculation of APR is based on a theoretical credit facility of €1.000 and a repayment period of one year	12,50%	
		Termination Interest	14,30%	
		Copy of Transaction Voucher		8
		Copy of Statement, per page		3
		Issue of Priority Pass		No Charge
9. TRADE FINANCE				
9.1 EXPORT CREDITS (INCLUDING STANDBY LETTERS OF CREDIT)				
9.1.1	Advising / Passing on a credit without adding our confirmation (applicable to our customers only)	0,05%	Min 15	Max 50
9.1.2	Advising / Passing on a credit without adding our confirmation (applicable to non-customers or other local / foreign banks)	0,1%	Min 35	Max 90
9.1.3	Confirming a credit (To be collected in addition to the advising fee) - commission increases with country / bank risk (per month, minimum 3 months)	0,2%	Min 50	
9.1.4	Advising / Passing on an amendment - Including cancellation		25	
9.1.5	Transferring a credit or part (per month minimum 3 months)	0,2%	Min 35	
9.1.6	Assignment of Proceeds (a) Normal Procedure (per assignment)		Min 20	
9.1.7	Assignment of Proceeds (b) Conditional Procedure (per assignment)	0,125%	Min 30	
9.1.8	Postages		6	
9.1.9	Swift Charges (per page)		Min 15	Max 50
9.1.10	Cancellation Charge (In case of expired / unutilised L/C)		25	
9.2 NEGOTIATIONS / PAYMENTS UNDER EXPORT CREDITS (INCLUDING STANDBY LETTERS OF CREDIT)				
9.2.1	Exchange Commission	0,5%	Min 6	Max 1000
9.2.2	Handling Commission - Where Exchange Commission is not applicable	0,25%	Min 10	Max 1000
9.2.3	Documents Processing Fee		30	
9.2.4	Negotiations Commission	0,2%	Min 50	Max 120
9.2.5	Acceptance Commission (Confirmed L/Cs – Usance / Deferred Payment) - commission increases with country / bank risk (per month, minimum 3 months)	0,2%	Min 50	
9.2.6	Discrepant Documents Fee		Min 25	Max 50
9.2.7	Postages		6	
9.2.8	Courier Charges abroad / local		35 / 10	
9.2.9	Swift Charges (per page)		15	

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TRANSACTION TYPE		COMMISSION / CHARGE		
		%	Amount in Euro	
9.2.10	Processing Fee		7	
9.3 EXPORT BILLS FOR COLLECTION				
9.3.1	Exchange Commission	0,5%	Min 6	Max 1000
9.3.2	Handling Commission - Where Exchange Commission is not applicable	0,25%	Min 10	Max 1000
9.3.3	Collection Commission - Clean collections	0,2%	Min 10	Max 50
9.3.4	Collection Commission - Documentary collections	0,2%	Min 20	Max 100
9.3.5	Fate Request Fee		25	
9.3.6	Amendment Fee		25	
9.3.7	Assignment of Proceeds (a) Normal Procedure (per assignment)		20	
9.3.8	Assignment of Proceeds (b) Conditional Procedure (per assignment)	0,125%	30	
9.3.9	Postages		6	
9.3.10	Courier Charges abroad / local		35 / 10	
9.3.11	Swift Charges (per page)		15	
9.3.12	Processing fee		7	
9.3.13	Cancellation Commission-Bill returned unpaid / Other		20	
9.4 IMPORT CREDITS (INCLUDING STANDBY LETTERS OF CREDIT)				
9.4.1	Exchange Commission	0,5%	Min 6	Max 1000
9.4.2	Handling Commission - Where Exchange Commission is not applicable	0,25%	Min 10	Max 1000
9.4.3	Opening Commission (per month, minimum 3 months)	0,2%	Min 35	
9.4.4	Extension Commission (for every additional month or part thereof)	0,2%		
9.4.5	Amendment Commission		25	
9.4.6	Acceptance Commission (per month, minimum 3 months)	0,2%	Min 35	
9.4.7	Cancellation before approval execution (Customer's Request)		Min 25	Max 100
9.4.8	Reimbursement (provided by us)		50	
9.4.9	Discrepant Documents Fee		65	
9.4.10	Postages		6	
9.4.11	Swift Charges (per page)		Min 15	Max 50
9.4.12	Processing Fee		7	
9.5 IMPORT FOREIGN BILLS FOR COLLECTION				
9.5.1	Exchange Commission	0,5%	Min 6	Max 1000
9.5.2	Handling Commission - Where Exchange Commission is not applicable	0,25%	Min 10	Max 1000
9.5.3	Collection Commission - Clean collections	0,2%	Min 10	Max 50
9.5.4	Collection Commission - Documentary collections	0,2%	Min 20	Max 100
9.5.5	Fate Request Fee		25	
9.5.6	Amendment Fee		25	
9.5.7	Acceptance Commission - Additional commission to the above		20	
9.5.8	Partial Payment Fees - per partial payment		20	
9.5.9	Protest Fee		50	
9.5.10	Postages		6	
9.5.11	Swift Charges (per page)		15	
9.5.12	Processing fee		7	
9.5.13	Cancellation Commission - Bill returned unpaid / Other		20	
9.6 SHIPPING GUARANTEES / ENDORSEMENTS				
9.6.1	Commission for Shipping Guarantee - Shipping Guarantee issued in the absence of original Bill of Lading (per 1st quarter or part thereof). Thereafter collect EUR15 per additional quarter or part thereof		20	
9.6.2	Commission for Endorsement of Airway Bills / Delivery Orders etc. - Endorsement of Airway bills / Delivery orders / Original Bills of Lading etc., in the absence of other relevant documentation.		20	
9.6.3	Commission for Non-Delivery of Documents - If the documents are not subsequently received by the Bank issuing the Guarantee, a supplementary Commission will be collected		15	
9.6.4	Postages - Letter to Shipping Agency to exchange Bills of Lading with original Shipping Guarantees		6	

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TRANSACTION TYPE		COMMISSION / CHARGE		
		%	Amount in Euro	
9.7 GOODS PLACED IN BONDED WAREHOUSE				
9.7.1	Commission for Placing Goods in Bonded Warehouse (Cleared for Customs purposes)	0,5%	Min 40	Max 100
9.7.2	Commission - For Placing Goods in Bonded Warehouse (Not cleared for Customs purposes)	0,55%	Min 40	
9.7.3	Commission - For Releasing Goods From Bonded Warehous (Minimum per release)	0.25%	20	
9.7.4	On-Site Inspection Fee - per visit / inspection		80	
9.8 ISSUE OF GUARANTEES				
9.8.1	Commission (per month, minimum 3 months)	0,15%	Min 35	
9.8.2	In favour of the Department of Civil Registry and Migration (per year, minimum 5 years + €8 stamps)	1,8%		
9.8.3	Extension Commission (for every additional month or part thereof)	0,15%		
9.8.4	Amendment Commission		25	
9.8.5	Claim Processing (Incl. Extend & Pay Request)		25	
9.8.6	Settlement of a Claim		30	
9.8.7	Exchange Commission	0,5%	Min 6	Max 1000
9.8.8	Handling Commission - Where Exchange Commission is not applicable	0,25%	Min 10	Max 1000
9.8.9	Postages		6	
9.8.10	Swift Charges (per page)		Min 15	Max 50
9.8.11	Processing Fee		7	
9.8.12	Cancellation before approval execution (Customer's request)		Min 25	Max 100
9.9 ISSUE OF GUARANTEE AT THE REQUEST OF CORRESPONDENT BANK				
9.9.1	Opening / Extension Commission - commission may increase based on country / bank risk (per month, minimum 3 months)	0,2%	Min 50	
9.9.2	Amendment commission		25	
9.9.3	Claim Processing (Including Extend & Pay Request)		25	
9.9.4	Settlement of a Claim		30	
9.9.5	Exchange Commission	0,5%	Min 6	Max 1000
9.9.6	Handling Commission - Where Exchange Commission is not applicable	0,25%	Min 10	Max 1000
9.9.7	Processing Fee		7	
9.9.8	Cancellation before execution (At the request of the Instructing Party)		Min 25	Max 100
9.10 INWARD GUARANTEES				
9.10.1	Advising / Passing on a Guarantee (applicable to non-customers or other local / foreign banks - without any responsibility or engagement on our part)		50	
9.10.2	Advising / Passing on an Amendment - Including cancellation		25	
9.10.3	Assignment of Proceeds - Minimum per assignment		20	
9.10.4	Postages		6	
9.10.5	Courier Charges abroad / local		35 / 10	
9.10.6	Swift Charges (per page)		15	
9.10.7	Cancellation Charge (In case of expired guarantee)		25	
9.10.8	Documents Processing Fee		30	
9.11 LOCAL BILLS FOR COLLECTION (CLEAN, DOCUMENTARY & BILLS IN GUARANTEE)				
(Including Government Bonds, Government Lottery Tickets, CyBC Lottery Tickets)				
9.11.1	Commission (per Item)	0,25%	Min 6	
9.11.2	Postages		6	
9.11.3	Bills Returned Unpaid (per item)		10	



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