



Tariff of bank charges for Euro Online Personal Current Accounts

Effective from 1 April 2011

Any other transactions and services which are not listed below are subject to the sterling fees provided in the Tariff for Online Personal Current Accounts*.

Debit Card charges	Fee	Account charges	Fee
Cash withdrawn at ATM	2.75%**	Account maintenance charge	€11 per quarter
Transaction fee	€1	Debit items	€1 per item
Cash withdrawn over the counter at other banks	2.75%**	Euro cheques deposited	€0.50 per item
Currency conversion fee for non-euro transactions and cash withdrawal	2.75%***	Credit items	€1 per item
Cash transactions at counters	€3 plus 0.33%	Euro notes deposited / withdrawn	2% (min €4 per transaction)
		Unpaid cheque inwards	€6
		Referral Fee	€14
		Online SEPA Credit Transfer (SCT) (non urgent transactions in euros between SEPA countries)	€8

Referral Fee

The Referral Fee will apply to accounts that either exceed an agreed overdraft facility or go overdrawn where no pre-agreed facility exists. The fee of €14 will be levied for each day that the debit movement (payments out) on these accounts exceeds the amount of €50 (net of daily credits).

The fee will not accrue daily until such a time that the account is regularised. It will only accrue on days of further debit movement as outlined above. If the excess is settled on the same day, the fee will not be charged. This fee will be charged to the account quarterly, along with any other business account charges.

Unarranged overdrafts

Interest is charged at 19% above the Bank of Cyprus UK euro base rate on overdrawn euro current accounts where no overdraft facility has been agreed with the Bank. Such overdrafts are also known as unauthorised overdrafts.

* Fees listed in sterling will be converted to euros using the prevailing rate on the date the fee is applied to the account.

** Subject to a minimum charge of €2.

*** Please note that this is built into the exchange rate rather than shown as a separate charge on your statement. The charge is a percentage of the euro equivalent of the amount spent or withdrawn.

**Agreed overdraft facilities**

Interest on amounts in excess of the limit agreed with the bank is charged at 13% above the agreed facility rate.

Monthly Recoveries charge £30 to £150

Charged monthly while the debt is in default and being handled by our Recoveries department. The fee is 0.1% of the outstanding debt per month with a minimum of £30 and a maximum of £150 per account.

Referral to Recoveries £75

Charged as a one off fee when a customer is referred to our Recoveries department for recovery of debt.

Referral to solicitors £140

Charged if you are in default and our Recoveries Department refers your case to external solicitors. The Monthly Recoveries Charge will continue to apply after such referral.