



Commissions and Charges for Starter Package

Valid as of
02.11.2020

Fees and parameters

Accounts

Account opening fee	Free 1 account in EUR
Additional account opening fee (one-off payment for each)	Not applicable
Relationship maintenance fee	36 EUR/year paid up front upon account opening and annually thereafter

Cash transactions at the branch

Cash deposits	Free
Cash withdrawals	Free

Payments/Transfers

Inward SWIFT/SEPA transfers	Free
Outward transfers for an amount up to 5.000 EUR (charge option SHARED)	Free
Manual processing of outward transfers received on paper in the RCB branch	Free
Creation or amendment of SEPA Direct Debit	Free
Execution of SEPA Direct Debit	Free
Failed execution of SEPA Direct Debit (e.g. insufficient funds)	Free
Creating or amendment of a standing order	Free
Internal transfers (within the Bank)	Free
Internal transfers (between own accounts within the Bank)	Free
Internal transfers (within the Bank) through RCB Online Banking and RCB Mobile Banking	Free

Fees and Parameters for RCB Visa Cards in EUR

Visa debit Classic card's annual fee (only one main card is available)	Free
Debit card re-issue/replacement	10 EUR
Commission for cash withdrawals from the ATMs of the Bank	Free
Commission for cash withdrawals in EUR from the ATMs or cash points of other banks	Free

For all other services where applicable, normal charges apply as published in "Commissions and Charges for Individual clients".

Additional information for the pricing of specialised banking services can be provided by any Branch of RCB Bank.

RCB Bank Ltd shall not be liable for any delay and/or omission and/or misunderstanding etc. due to unclear, incomplete and/or nonspecific orders of the clients. Taxes, fees, telecommunication, mail and telegraph expenses, charges of correspondent banks as well as other reasonable expenses including out-of-pocket (if any) shall be charged additionally based on the actual incurred costs. When executing payment orders bank's fees are deducted from amount of transfer in case instructions contain clause "charged to the beneficiary". In all other cases bank fees and other expenses are charged in accordance with the instructions of the transferor. In such cases the balance on the account of the client should be sufficient to include the amount of payment and the applicable fees. Fees for services charged by the Bank (except by error) shall not be refunded. Foreign exchange rates applicable for payments are available on the web site of the Bank at www.rcbcy.com or by contacting any of the RCB Bank Ltd branches and can be changed at any time. RCB Bank Ltd. Private Company. Registration number: 72376. Registered office: 2, Amathountos street, 3105 Limassol, Cyprus.