



## Fee information document



**Name of the account provider: RCB Bank Ltd**

**Account name: Current account - For International Clients**

**Date: 01/02/2021**

- 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 'Commission & Charges' document in Bank's website [www.rcbcy.com](http://www.rcbcy.com) at any RCB Bank Branch.
- A glossary of the terms used in this document is available free of charge, attached herewith.

Service	Fee
<b>General Account Services</b>	
<b>Maintaining the account</b>	€180 per annum, charged monthly
	Account monitoring fee (applicable only to High Risk clients), €600 per annum, charged monthly (if average monthly balance is above €2m including securities, 50% discount is applicable)
<b>Payments (excluding cards)</b>	
<b>Credit transfer SEPA</b>	Free
<b>Credit transfer NON SEPA</b>	0,1% (min. €43 / max. €155)
<b>Standing order</b>	Free

<b>Direct Debit</b>	<ul style="list-style-type: none"> <li>• Creation or amendment of SEPA Direct Debit – Free</li> <li>• Execution of SEPA Direct Debit – Free</li> <li>• Failed execution of SEPA Direct Debit (e.g. insufficient funds) – €4</li> </ul>
<b>Cards and cash</b>	
<b>Providing a debit card</b>	Free VISA debit card
<b>Providing a credit card</b>	Free VISA credit card
<b>Cash withdrawal</b>	<p>At the Branch: Free for up to €10.00 / 0,1% for over €10.000</p> <p>From the Bank's ATMs: Free</p> <p>From the ATMs of other banks: Free 3 transactions per month, 1% (min. €1) for each consecutive</p>
<b>Overdrafts and related services</b>	
<b>Overdraft</b>	<ul style="list-style-type: none"> <li>• Service not available</li> </ul>
<b>Overrunning</b>	<ul style="list-style-type: none"> <li>• Not applicable</li> </ul>
<b>Other services</b>	
<b>Currency exchange services</b>	<p>Commission for currency conversion (non cash): Free</p> <p>Cash withdrawal with currency conversion: 0,5% min. €5</p>
<b>Provision of a cheque book</b>	Free
<b>Return of an RCB cheque for insufficient funds</b>	€50
<b>Copy of statement</b>	Free

## Glossary

<u>TERM</u>	<u>DEFINITION</u>
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.