



Fee information document



Name of the account provider: RCB Bank Ltd

Account name: Current account – Gold Package

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 or at any RCB Bank Branch.
- A glossary of the terms used in this document is available free of charge.

Service	Fee
General Account Services	
Maintaining the account	€10 per month if no criterion is met Criteria for waiving the fee: <ul style="list-style-type: none">• The monthly card purchase turnover of the account holder is at least €3.000 or• The account holder's average monthly balance in all fixed deposits & notice accounts is at least €100.000
Payments (excluding cards)	
Credit transfer SEPA	0,10% min. €3 / max. €10 (min. €1 / max. €5 through Online Banking)
Credit transfer non SEPA	0,10% min. €40 / max. €225 (min. €30 / max. €175 through Online Banking)
Standing order	Opening/Amendment: Free
Direct Debit	Creation or amendment of SEPA Direct Debit: Free Execution of SEPA Direct Debit: Free Failed execution of SEPA Direct Debit (e.g. insufficient funds): €4

Cards and cash	
Providing a debit card	Annual fee for Visa Gold €20
Providing a credit card	Annual fee for Visa Gold €35
Cash withdrawals	At the Branch: 0,1% (min €1) From the Bank's ATMs: Free From the ATMs of other banks: Free 3 transactions per month, 1% (min. €1) for each consecutive
Overdrafts and related services	
Overdraft limit	Service not available
Overrunning (unauthorized excess)	Not applicable
Other services	
Currency exchange services	Commission for currency conversion (non cash): Free Cash withdrawal with currency conversion: 0,5% min. €5
Provision of a cheque book	Free first chequebook €15 for each consecutive (€12 through Online Banking)
Return of an RCB cheque for insufficient funds	€50
Copy of statement	€3 each Free through Online Banking

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.