



Fee information document



Name of the account provider: RCB Bank Ltd

Account name: Current Account - Starter 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 at any RCB Bank Branch.
- A glossary of the terms used in this document is available free of charge, attached herewith.

Service	Fee
General Account Services	
Maintaining the account	<ul style="list-style-type: none">• €36 per year, paid up front upon account opening and annually thereafter
Payments and Transfers (excluding cards)	
Credit transfer SEPA	<ul style="list-style-type: none">• Free up to €5.000• 0,15% max €12 for over €5.000
Credit transfer NON SEPA	<ul style="list-style-type: none">• Free up to €5.000• 0,30% min €43 / max €275 for over €5.000
Standing order	<ul style="list-style-type: none">• Free
Direct Debit	<ul style="list-style-type: none">• Free

Cards and cash	
Providing a debit card	<ul style="list-style-type: none"> • Free VISA debit card
Providing a credit card	<ul style="list-style-type: none"> • Service not available
Cash withdrawal	<ul style="list-style-type: none"> • Free
Overdrafts and related services	
Overdraft	<ul style="list-style-type: none"> • Service not available
Other services	
Provision of a cheque book	<ul style="list-style-type: none"> • Service not available
Currency exchange services	<ul style="list-style-type: none"> • 1,0% (min. 5 USD/GBP/CHF, 350 RUB)
Copy of statement	<ul style="list-style-type: none"> • 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.
Currency exchange services	Conversion of the currency of the account into the currency of the transfer/ withdrawal.
Copy of statement	Reissuance of an account statement.