



Commissions and Charges  
for individual clients

Valid as of  
01.10.2021

## Accounts

	RCB Gold	RCB Classic	
Account opening fee (in EUR, USD, GBP, RUB, CHF)	Free	Free 1 account in EUR	
Account opening for Escrow/Clients' Account	1.500 EUR	1.500 EUR	
Additional account opening fee (one-off payment for each)	Free	20 EUR	
Account closure	Free	Free	
Relationship maintenance fee	<b>Criteria for waiving the fee for Gold</b> · The monthly card purchase turnover of the account holder is at least 3.000 EUR or · The account holder's average monthly balance in all fixed deposits & notice accounts <sup>1</sup> is at least 100.000 EUR	Free if at least one criterion is met	Free if at least one criterion is met
	<b>Criteria for waiving the fee for Classic</b> · The monthly card purchase turnover of the account holder is at least 1.000 EUR or · The account holder's average monthly balance in all fixed deposits & notice accounts <sup>1</sup> is at least 20.000 EUR	10 EUR per month if no criterion is met	5 EUR per month if no criterion is met
Relationship maintenance fee for Minors	N/A	Free	
Periodical statements	Free	Free	

## Cash transactions at the branch

	RCB Gold	RCB Classic
Cheques cashed	3 EUR each	3 EUR each
Cash deposits	Free for EUR	Free for EUR
	0,5% for other currencies (min. 5 USD/GBP/CHF, 350 RUB)	0,5% for other currencies (min. 5 USD/GBP/CHF, 350 RUB)
Cash withdrawals	0,1% for EUR (min. 1 EUR)	0,1% for EUR (min. 1 EUR)
	0,5% for other currencies (min. 5 USD/GBP/CHF, 350 RUB)	0,5% for other currencies (min. 5 USD/GBP/CHF, 350 RUB)
Cash foreign currency fee (per transaction)	0,5% (min. 5 USD/GBP/CHF, 350 RUB)	1,0% (min. 5 USD/GBP/CHF, 350 RUB)
Transactions with coins (deposit/withdrawal/exchange)	1% for amounts over 30 EUR (min. 3 EUR)	1% for amounts over 30 EUR (min. 3 EUR)

## Cheques and bankers' drafts

	RCB Gold	RCB Classic
Clearing of a cheque	Free	Free
Clearing of a bankers' draft	Free	Free
Special presentation	35 EUR	50 EUR
Issue of a chequebook	Free first chequebook	15 EUR first chequebook
	15 EUR for each consecutive (12 EUR through Online Banking)	20 EUR for each consecutive (15 EUR through Online Banking)
Issue of a special chequebook (customised logo)	5 EUR per 100 cheques + 0,05 EUR stamp duty per cheque (printing cost not included)	5 EUR per 100 cheques + 0,05 EUR stamp duty per cheque (printing cost not included)
Issue of a bankers' draft in EUR	15 EUR	25 EUR
Stop payment request	20 EUR for each cheque (15 EUR through Online Banking) max. 60 EUR for each request	20 EUR for each cheque (15 EUR through Online Banking) max. 60 EUR for each request

	RCB Gold	RCB Classic
Cancellation of a stop payment request	20 EUR	20 EUR
Return of an RCB cheque for insufficient funds (charged to the issuer of an RCB cheque)	50 EUR	50 EUR
Return of an RCB cheque for other reasons (charged to the issuer of an RCB cheque)	8 EUR	8 EUR

#### Payments/Transfers

	RCB Gold	RCB Classic
Inward SWIFT/SEPA transfers	Free	Free
Outward transfers in EUR within Cyprus and SEPA zone <sup>2</sup> (up to 50.000 EUR)	0,10% min. 3 EUR, max. 10 EUR (min. 1 EUR, max. 5 EUR through Online Banking)	0,15% min. 5 EUR, max. 12 EUR (min. 3 EUR, max. 8 EUR through Online Banking)
Outward SWIFT transfers in EUR within SEPA zone over 50.000 EUR/ In EUR outside SEPA zone for any amount/ In all foreign currencies for any amount and any destination (charge option SHARED)	0,10% min. 40 EUR, max. 225 EUR (min. 30 EUR, max. 175 EUR through Online Banking) No extra charge for same day payments	0,30% min. 43 EUR, max. 275 EUR (min. 35 EUR, max. 225 EUR through Online Banking) No extra charge for same day payments
Additional fee for outward SWIFT transfers with charge option OUR	10 EUR (up to 10.000 EUR) 35 EUR (10.001-50.000 EUR) 60 EUR (over 50.000 EUR)	10 EUR (up to 10.000 EUR) 35 EUR (10.001-50.000 EUR) 60 EUR (over 50.000 EUR)
Manual processing of outward transfers received on paper/fax	10 EUR	20 EUR
Same day payment cut-off time (Cyprus time)	Till 13:00 (for EUR, GBP, RUB) Till 16:00 (for USD)	Till 13:00 (for EUR, GBP, RUB) Till 16:00 (for USD)
Foreign exchange commission on transfers and payments	Free	Free
Creation or amendment of SEPA Direct Debit	Free	5 EUR
Execution of SEPA Direct Debit	Free	Free
Failed execution of SEPA Direct Debit (e.g. insufficient funds)	4 EUR	4 EUR
Creation or amendment of a standing order	Free	6 EUR
Internal transfers (within the Bank)	3 EUR	5 EUR
Internal transfers (between own accounts within the Bank)	Free	Free
Internal transfers (within the Bank) through RCB Online Banking and RCB Mobile Banking	Free	Free

#### Payments/Transfers through RCB Mobile Banking

	Single transaction limit	Daily transaction limit
Transfer between own accounts	Unlimited	Unlimited
Transfer to RCB beneficiaries	3.000 EUR	10.000 EUR
Transfer via payment templates (SEPA)	3.000 EUR	10.000 EUR
Transfer via payment templates (Outward)	3.000 EUR	10.000 EUR
Transfer via payment templates (Outward RUB)	3.000 EUR	10.000 EUR

#### Communication charges

	RCB Gold	RCB Classic
Investigations (inward and outward) up to 30 days	50 EUR	50 EUR
Investigations (inward and outward) over 30 days	70 EUR	70 EUR
Additional SWIFT/SEPA copy (by fax or e-mail)	2 EUR each	4 EUR each
Courier in Cyprus	10 EUR minimum charge	10 EUR minimum charge
Courier abroad	35 EUR minimum charge	35 EUR minimum charge
Postages in Cyprus	1 EUR minimum charge	1 EUR minimum charge
Postages for abroad	2 EUR minimum charge	2 EUR minimum charge

## Other services

	RCB Gold	RCB Classic
Certificate of balance and/or interest	3 EUR per account	5 EUR per account
Copy of account statement	3 EUR for each period (free through Online Banking)	5 EUR for each period (free through Online Banking)
Copies of cheques, vouchers, etc.	1 EUR per page	1 EUR per page
Auditors confirmation	15 EUR	30 EUR
Bank reference letter	20 EUR	30 EUR
Hold mail (per quarter)	50 EUR	80 EUR
RCB Online Banking	Free	Free
Test key codes	Free	100 EUR
Safe Deposit Boxes (7 sizes)	100-300 EUR + VAT per year (no extra charge per visit)	100-300 EUR + VAT per year (no extra charge per visit)
Switch to RCB Gold banking package	Not applicable	Free
Switch to RCB Classic banking package	50 EUR	Not applicable
Available fixed term deposit schemes	All deposit schemes	All deposits excluding Flexibility scheme

## Fees and parameters for RCB cards in EUR

	RCB Gold	RCB Classic
Debit card's annual fee (main and supplementary)	20 EUR	5 EUR
Credit card's annual fee (main and supplementary)	35 EUR	10 EUR
Visa Gold card	Issued by default	35 EUR per annum for VISA Gold Debit 50 EUR per annum for VISA Gold Credit
Urgent card and PIN production (next business day)	10 EUR	15 EUR
Debit/credit card re-issue/replacement	10 EUR	10 EUR
Annual interest rate on credit card	10%	12%
Annual interest rate during the grace period (up to 50 days) <sup>3</sup>	0%	0%
Monthly interest on credit not repaid on time	2%	2%
Commission for exceeding the established card's credit limit	2% on excess amount	2% on excess amount
Credit card's due date	20 <sup>th</sup> day of the following month from a statement date	20 <sup>th</sup> day of the following month from a statement date
Credit card's minimum instalment	8% of the total outstanding balance on a statement date	8% of the total outstanding balance on a statement date
Commission for cash withdrawals from the ATMs of the Bank	Free	Free
Commission for cash withdrawals in EUR from the ATMs or cash points of other banks	Free 3 transactions per month <sup>4</sup> 1% (min. 1 EUR) fourth transaction and each consecutive	Free 2 Transactions per month <sup>4</sup> 2% (min. 2 EUR) third transaction and each consecutive
Commission for cash withdrawals in other currencies from the ATMs or cash points of other banks	2,5% (min. 2,5 EUR)	3% (min. 3 EUR)
Foreign exchange commission (for non-account currencies transactions)	2% on transaction amount	2,9% on transaction amount
SMS-Notice		
For transactions	Free	Free
For account balance	Free	2 EUR per account per month
Card and PIN mailing to client's address (by courier)	70 EUR	70 EUR
Card and PIN mailing to client's address within Cyprus by regular mail	Free	Free
Daily transaction limit (set by default and may be changed upon client request)	10.000 EUR	3.000 EUR

	RCB Gold	RCB Classic
Daily cash withdrawal limit from the ATMs of the Bank	1.000 EUR	1.000 EUR
Daily cash withdrawal limit (set by default and may be changed upon client request)	1.000 EUR	1.000 EUR
Daily limit for card not present transactions (internet purchases and other card not present transactions) (set by default and may be changed upon client request)	10.000 EUR	3.000 EUR
Monthly limit for card not present transactions (internet purchases and other card not present transactions) (for cards with no SMS-Notice service activation - set by default and may be decreased upon client request)	200 EUR	200 EUR

#### Fees and parameters for RCB Visa cards in USD, GBP and RUB

	USD	GBP	RUB
Debit card's annual fee (main and supplementary)	50 USD	50 GBP	4.000 RUB
Credit card's annual fee (main and supplementary)	50 USD	50 GBP	4.000 RUB
Urgent card and PIN production (next business day)	10 USD	10 GBP	800 RUB
Debit/credit card re-issue/replacement	Free	Free	Free
Annual interest rate on credit card	15%	15%	18%
Annual interest rate during the grace period (up to 50 days)	0%	0%	0%
Monthly interest on credit not repaid on time	2%	2%	2%
Commission for exceeding the established card's credit limit	2% on excess amount	2% on excess amount	2% on excess amount
Credit card's due date	20 <sup>th</sup> day of the following month from a statement date	20 <sup>th</sup> day of the following month from a statement date	20 <sup>th</sup> day of the following month from a statement date
Credit card's minimum instalment	8% of the total outstanding balance on a statement date	8% of the total outstanding balance on a statement date	8% of the total outstanding balance on a statement date
Commission for cash withdrawals from the ATMs of the Bank	Free	Free	Free
Commission for cash withdrawals in EUR from the ATMs or cash points of other banks	2,5% (min. 2,5 USD)	2,5% (min. 2,5 GBP)	2,5% (min. 250 RUB)
Commission for cash withdrawals in other currencies from the ATMs or cash points of other banks	1% (min. 1 USD)	1% (min. 1 GBP)	1% (min. 100 RUB)
Foreign exchange commission (for non-account currencies transactions)	2% on transaction amount	2% on transaction amount	2% on transaction amount
<b>SMS-Notice</b>			
For transactions	Free	Free	Free
For account balance	Free	Free	Free
Card and PIN mailing to client's address (by courier)	80 USD	80 GBP	5.000 RUB
Card and PIN mailing to client's address within Cyprus by regular mail	Free	Free	Free
Daily transaction limit (set by default and may be changed upon client request)	10.000 USD	10.000 GBP	800.000 RUB
Daily cash withdrawal limit from the ATMs of the Bank	1.000 USD	1.000 GBP	80.000 RUB
Daily cash withdrawal limit (set by default and may be changed upon client request)	1.000 USD	1.000 GBP	80.000 RUB
Daily limit for card not present transactions (internet purchases and other card not present transactions) (set by default and may be changed upon client request)	10.000 USD	10.000 GBP	800.000 RUB
Monthly limit for card not present transactions (internet purchases and other card not present transactions) (for cards with no SMS-Notice service activation - set by default and may be decreased upon client request)	200 USD	200 GBP	20.000 RUB

## Fees and parameters for multicurrency card RCB Mastercard

Gold Debit card annual fee	50 EUR
Connect/disconnect USD, GBP, RUB and/or CHF account to the card	Free
Urgent card and PIN production (next business day)	10 EUR
Card re-issue/replacement	Free
Card and PIN mailing to client's address	70 EUR
Card and PIN mailing to client's address within Cyprus by regular mail	Free
Commission for cash withdrawals from the Bank's ATMs	Free
Commission for cash withdrawals from the ATMs of other banks	1% (min. 1 EUR, USD, GBP, CHF or 100 RUB)
Commission for cash withdrawals from the cash points of other banks	2,5% (min. 2,50 EUR, USD, GBP, CHF or 250 RUB)
Foreign exchange commission (for non-account currencies transactions)	Free
SMS-Notice	Free
Daily transaction limit (set by default and may be changed upon client request)	10.000 EUR
Daily cash withdrawal limit (set by default and may be changed upon client request)	1.000 EUR
Daily cash withdrawal limit from the ATMs of the Bank	1.000 EUR
Daily limit for card not present transactions (internet purchases and other card not present transactions) (set by default and may be changed upon client's request)	10.000 EUR
Monthly limit for card not present transactions (internet purchases and other card not present transactions) (for cards with no SMS-Notice service activation - set by default and may be decreased upon client's request)	200 EUR

Where a fee or charge is levied in a currency other than the currency of the account, the above commissions and charges are converted into the relevant currency equivalent at the Bank's exchange rate.

- 1 The average monthly balance is calculated as the sum of daily credit balances (at the beginning of each day) in all client's deposit accounts with the Bank during the month divided by the number of calendar days in the respective month.
- 2 SEPA zone: EU countries, Norway, Lichtenstein, Iceland, Switzerland and Monaco.
- 3 Grace period does not apply to cash withdrawal transactions.
- 4 ATM cash withdrawals are calculated per month per account regardless the number of cards linked to the account.

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](http://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.