





Commissions and charges for international corporate clients

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Accounts

| | |
|---|---|
| Account opening | 200 EUR |
| Account opening for Escrow/Clients' Account | 1.500 EUR |
| Account closure | 100 EUR |
| Minimum average account balance (accounts with balances below minimum will be closed) | 5.000 EUR |
| Account maintenance | 480 EUR yearly, charged monthly |
| Account monitoring fee (applicable only to high risk clients) | 4.200 EUR yearly, charged monthly (if average monthly balance ¹ is above 2 m EUR including securities, 50% discount is applicable to non-financial companies) |
| Corporate file update/account renewal | 100 EUR |
| Periodical statements (as per General Terms and Conditions for account opening) | Free |
| Liquidity fee | 0,50% yearly (Charged monthly on the average credit balances in EUR current accounts. An amount of 100.000 EUR per customer is exempted from the calculated average monthly balance) |

Cash transactions

| | |
|---|---|
| Cash deposits | Free for EUR 0,5% for other currencies (min. 5 EUR) |
| Cash withdrawals | Free for EUR (up to 10.000 EUR) 0,1% for EUR (over 10.000 EUR) 0,5% for other currencies (min. 5 EUR) |
| Cash FX fee (per transaction) | 0,5% (min. 5 EUR, max. 35 EUR) |
| Transactions with coins (deposit/withdrawal/exchange) | 1% for amounts over 50 EUR (min. 3 EUR) |

Communication charge

| | |
|---|--------------------------|
| Additional statement or SWIFT (by fax or e-mail) | 4 EUR |
| Investigations (inward and outward) up to 30 days | 50 EUR |
| Investigations (inward and outward) over 30 days | 70 EUR |
| Courier in Cyprus | 10 EUR minimum charge |
| Courier abroad | 35 EUR minimum charge |
| Postages in Cyprus | 1 EUR minimum charge |
| Postages for abroad | 2 EUR minimum charge |

Payments/Transfers

| | |
|--|---|
| Inward SWIFT/SEPA transfers | Free |
| Outward SWIFT transfers | 0,15% (min. 35 EUR, max. 250 EUR) |
| Charge option SHARED | Payments received before cut-off time are executed the same day at no extra charge |
| Additional fee for outward SWIFT transfers with charge option OUR | 10 EUR (up to 10.000 EUR) 35 EUR (from 10.000 to 50.000 EUR) 60 EUR (over 50.000 EUR) |
| Manual processing of internal transfers (to other clients of the Bank) received on paper/fax | 8 EUR |
| Manual processing of outward transfers received on paper/fax | 20 EUR |
| Internal transfers (between own accounts within the Bank) | Free |
| Internal transfers through RCB Online Banking | Free |
| Same day payment cut-off time (Cyprus time) | Till 13:00 (for EUR, GBP and RUB), till 16:00 (for USD) |
| Outward SEPA transfers (up to 50.000 EUR) ² Value date: T+1 (provided that payment is received by the Bank before official cut-off time). Charge option - only SHARED | 5 EUR per transfer (up to 5.000 EUR) 8 EUR per transfer (over 5.000 EUR) |
| Creation or amendment of SEPA Direct Debit | 5 EUR |
| Execution of SEPA Direct Debit | Free |
| Failed execution of SEPA Direct Debit (e.g. insufficient funds) | 4 EUR |
| Creation or amendment of a standing order ³ | 6 EUR |

| 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 |

Card fees and parameters **VISA**

| | EUR |
|--|---|
| Main credit/debit card's annual fee | 50 EUR |
| Supplementary credit/debit card's annual fee | 50 EUR |
| Urgent card and PIN production (next business day) | 10 EUR |
| Credit/debit card re-issue/replacement | 50 EUR |
| Card and PIN mailing to client's address | 70 EUR |
| Annual interest rate on credit card | 10% |
| Annual interest rate on credit card during the grace period (up to 50 days) ⁴ | 0% |
| Monthly interest on credit not repaid on time | 2% |
| Commission for exceeding the established card's credit limit | 2% on excess amount |
| Credit card's due date | 20 th day of the following month from a statement date |
| Credit card's minimum installment | 8% of the total outstanding balance on a statement date |
| Commission for cash withdrawals from the ATMs of the Bank | Free |
| Commission for cash withdrawals in EUR from the ATMs of other banks | 2% (min. 2 EUR) |
| Commission for cash withdrawals in other currencies from the ATMs of other banks | 3% (min. 3 EUR) |
| Commission for cash withdrawals from the cash points of other banks | 3% (min. 3 EUR) |
| Foreign exchange commission (for non-account currencies transactions) | 2,5% on transaction amount |
| SMS-Notice | Free |
| 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 transaction limit (set by default and may be changed upon client request) | 20.000 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 |
| 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 |

| USD | GBP | RUB |
|---|---|---|
| 100 USD | 100 GBP | 8.000 RUB |
| 100 USD | 100 GBP | 8.000 RUB |
| 10 USD | 10 GBP | 800 RUB |
| 100 USD | 100 GBP | 8.000 RUB |
| 80 USD | 80 GBP | 5.000 RUB |
| 15% | 15% | 18% |
| 0% | 0% | 0% |
| 2% | 2% | 2% |
| 2% on excess amount | 2% on excess amount | 2% on excess amount |
| 20 th day of the following month from a statement date | 20 th day of the following month from a statement date | 20 th day of the following month from a statement date |
| 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 |
| Free | Free | Free |
| 3% (min. 3 USD) | 3% (min. 3 GBP) | 3% (min. 300 RUB) |
| 2% (min. 2 USD) | 2% (min. 2 GBP) | 2% (min. 200 RUB) |
| 3% (min. 3 USD) | 3% (min. 3 GBP) | 3% (min. 300 RUB) |
| 2,5% on transaction amount | 2,5% on transaction amount | 2,5% on transaction amount |
| Free | Free | Free |
| 1.000 USD | 1.000 GBP | 80.000 RUB |
| 1.000 USD | 1.000 GBP | 80.000 RUB |
| 20.000 USD | 20.000 GBP | 1.600.000 RUB |
| 10.000 USD | 10.000 GBP | 800.000 RUB |
| 200 USD | 200 GBP | 20.000 RUB |

| | |
|--|--|
| Debit card monthly fee | 12,99 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 | 50 EUR |
| Card and PIN mailing to client's address | 70 EUR |
| Commission for cash withdrawals from the Bank's ATMs | Free |
| Commission for cash withdrawals from the ATMs or cash points of other banks | 3% (min. 3 EUR, USD, GBP, CHF or 300 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 |

| | |
|---|--|
| Clearing of a cheque/bankers' draft (drawn upon a local bank in Cyprus and issued in Euro) | |
| Clearing of a cheque | Free |
| Clearing of a bankers' draft | Free |
| Special presentation | 20 EUR |
| Issue of a chequebook | |
| Issue of a chequebook (per chequebook) | 10 EUR |
| Issue of a special chequebook (customised logo) | Printing cost + stamps + supervision cost + 20 EUR |
| Issue of a bankers' draft | |
| Issue of a bankers' draft in Euro | 30 EUR |
| Stopping payment of a cheque/bankers' draft | |
| Stop payment request | 20 EUR |
| Cancellation of a stop payment request | 20 EUR |
| Cheques which fail the clearing process/return of cheques | |
| Return of an RCB cheque for insufficient funds (charged to the issuer of an RCB cheque) | 50 EUR |
| Return of an RCB cheque as a postdated cheque (charged to the issuer of an RCB cheque) | 8 EUR |
| Return of an RCB cheque for other reasons (charged to the issuer of an RCB cheque) | 8 EUR |
| Return of an RCB cheque after a failed attempt for any reason (charged to the issuer of an RCB cheque) | 8 EUR |
| Cheques drawn upon other local bank and deposited with RCB which fail to clear (charged to the beneficiary) | Free |

Import Letters of Credit

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|---|---|
| Issue of Letter of Credit on prepaid or cash covered basis | 0,083% monthly (min. 0,25% or 50 EUR, whichever is higher) |
| Issue of Letter of Credit within a credit limit | 0,15% monthly (min. 0,45% or 50 EUR, whichever is higher) |
| Extension of Letter of Credit on prepaid or cash covered basis | 0,083% monthly |
| Extension of Letter of Credit within a credit limit | 0,15% monthly |
| Amendment of a Letter of Credit | 50 EUR (per amendment) |
| Acceptance Commission of Letter of Credit on prepaid or cash covered basis | 0,083% monthly (min. 0,25% or 50 EUR, whichever is higher) |
| Acceptance Commission of Letter of Credit within a credit limit | 0,15% monthly (min. 0,45% or 50 EUR, whichever is higher) |
| Handling commission (not applicable when Letter of Credit under nomination) | 0,25% (min. 10 EUR, max. 1000 EUR) |
| Handling of documents (examination - under a Letter of Credit nomination) | 0,25% (min. 250 EUR, max. 1000 EUR) |
| Discrepant documents under a Letter of Credit | 80 EUR |
| Payment/Reimbursement fees | 50 EUR |
| Courier charges | 35 EUR (for abroad) 10 EUR (for local) |
| Postages | 2 EUR (for abroad) 1 EUR (for local) |
| Evaluation of complicated cases | 50 EUR - 250 EUR (Ad-hoc fee) |
| Swift fee | 10 EUR |

Export Letters of Credit

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|---|--|
| Letter of Credit advising | 0,1% (min. 50 EUR, max. 100 EUR) |
| Advising of amendment of Letter of Credit | 50 EUR |
| Handling commission (not applicable when Letter of Credit under nomination) | 0,25% (min. 10 EUR, max. 1000 EUR) |
| Handling of documents (examination - under a Letter of Credit nomination) | 0,25% (min. 250 EUR, max. 1000 EUR) |
| Payment/Execution commission | 0,3% (min. 30 EUR, max. 100 EUR) |
| Discrepancy fees | 80 EUR |
| Pre-checking of documents | Min. 50 EUR |
| Reimbursement fees | 50 EUR |
| Courier charges | 35 EUR (for abroad) 10 EUR (for local) |
| Postages | 2 EUR (for abroad) 1 EUR (for local) |
| Evaluation of complicated cases | 50 EUR - 250 EUR (Ad-hoc fee) |
| Swift fee | 10 EUR |
| Cancellation commission | 25 EUR |
| Confirmation commission | According to Country/Bank risk (min. 100 EUR) |

Bank Guarantees

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|--|---|
| Issue of Bank Guarantee on cash covered basis | 0,083% monthly (min. 0,25% or 50 EUR, whichever is higher) |
| Issue of Bank Guarantee within a credit limit | 0,15% monthly (min. 0,45% or 50 EUR, whichever is higher) |
| Extension of Bank Guarantee on cash covered basis | 0,083% monthly |
| Extension of Bank Guarantee within a credit limit | 0,15% monthly |
| Issuance/Extension fees for Bank Guarantees favour of the Civil Registry and Migration Department (once off fee for up to 10 year tenor) | 100 EUR (for BG amount 850 EUR) 70 EUR (for BG amount 550 EUR) 50 EUR (for BG amount 350 EUR) |
| Amendment of Bank Guarantee | 50 EUR (per amendment) |
| Cancellation of Bank Guarantee before approval | 20 EUR |
| Handling commission (applicable only when RCB Bank Ltd pays a claim) | 0,25% (min. 10 EUR max. 500 EUR) |
| Claim fees (applicable only when RCB Bank Ltd pays a claim) | 100 EUR |
| Advising a Bank Guarantee (without responsibility) | 0,1% (min. 50 EUR, max. 100 EUR) |
| Advising an amendment of Bank Guarantee (without responsibility) | 50 EUR (per amendment) |
| Issuance fees for Bank Guarantees issued under Inward Counter Guarantees | According to Country/Bank Risk (min. 100 EUR) |
| Swift fees | 10 EUR |
| Courier charges | 35 EUR (for abroad) 10 EUR (for local) |
| Postages | 2 EUR (for abroad) 1 EUR (for local) |
| Evaluation of complicated cases | 50 EUR - 250 EUR (Ad-hoc fee) |

Other services

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|-------------------------------------|---------------------------------------|
| Bank reference letter | 100 EUR |
| Auditor confirmation | 80 EUR |
| Hold mail | 400 EUR (100 EUR charged per quarter) |
| RCB Online Banking | Free |
| First issued OTP token | Free (1 token per client) |
| Additional/replacement of OTP token | 10 EUR each |
| Display card token fee | 50 EUR ⁵ |
| Test key codes | 100 EUR (charged annually) |

All fees are quoted in Euro, unless otherwise stated in this brochure. In case of insufficient funds in a client's Euro account, the Euro equivalent will be charged from a client's account in other currencies at the Bank's exchange rate. In case the client's account currency differs from Euro, the fees will be charged in Euro equivalent at the Bank's exchange rate. 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 accounts with the Bank during the month divided by the number of calendar days in the respective month

2 SEPA area: EU countries, Norway, Lichtenstein, Iceland, Switzerland and Monaco.

3 All transfers executed as per a standing order will be charged according to the Bank's Commissions and charges.

4 Grace period does not apply to cash withdrawal transactions.

5 Free for clients with a balance in current account over 1m EUR or equivalent in applicable currency.

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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.