



**ACCOUNT FEES**

**ACCOUNT MAINTENANCE CHARGES**

<ul style="list-style-type: none"> <li>Current Accounts</li> </ul>	\$23.00 per quarter or part thereof
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**CLOSING ACCOUNT ADMINISTRATION CHARGE**

<ul style="list-style-type: none"> <li>Current Accounts</li> </ul>	\$18.00 each
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**COMMUNICATION CHARGES**

<ul style="list-style-type: none"> <li>Fax / e-mail</li> </ul>	Minimum charge \$13.00
<ul style="list-style-type: none"> <li>Courier - Cyprus</li> </ul>	Minimum charge \$13.00
<ul style="list-style-type: none"> <li>- Abroad</li> </ul>	Minimum charge \$28.00
<ul style="list-style-type: none"> <li>Postage</li> </ul>	Minimum charge \$8.00
<ul style="list-style-type: none"> <li>International Telephone Calls</li> </ul>	CYTA charge plus 100%

**HOLD MAIL QUARTERLY CHARGES** (Retention of all client mail at one of our offices)

<ul style="list-style-type: none"> <li>No prior notice for correspondence pick-up <b>(with no additional fee)</b></li> </ul>	(Option one) \$63.00
<ul style="list-style-type: none"> <li>Four days written notice for correspondence pick-up In addition, a one-time fee per annum upon pick-up</li> </ul>	(Option two) \$33.00 \$123.00

**STATUS REPORTS AND REFERENCES**

<ul style="list-style-type: none"> <li>Obtains status reports for clients</li> </ul>	\$53.00 each
<ul style="list-style-type: none"> <li>Replying to status enquiries on clients</li> </ul>	\$53.00 each (charged to enquiring bank)
<ul style="list-style-type: none"> <li>Issue of certificates, references etc.</li> </ul>	\$53.00 each
<ul style="list-style-type: none"> <li>Issue of certificates (including turnover statistics &amp;/or credit opinions)</li> </ul>	\$60.00 each
<ul style="list-style-type: none"> <li>Issue of legalised certificates</li> </ul>	\$296.00 each
<ul style="list-style-type: none"> <li>Issue of apostiled certificates</li> </ul>	\$203.00 each
<ul style="list-style-type: none"> <li>Issue of certificates and Certification by a Certifying Officer</li> </ul>	\$88.00 each

**PHOTOCOPIES**

<ul style="list-style-type: none"> <li>Per page</li> </ul>	\$1.00 each
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**AUDIT CONFIRMATIONS**

<ul style="list-style-type: none"> <li>Written confirmations of balances given to a client's auditors</li> </ul>	\$43.00 each
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**INTERNET BANKING (FBME DiRECT)**

<ul style="list-style-type: none"> <li>Monthly Fee</li> </ul>	\$5.00
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**TRADE FINANCE**

**LETTERS OF CREDIT**

<b>• Opened by us</b>	
Opening Commission	0.30% for the first 3 months, or part thereof, plus 0.1% for each additional month or part thereof. Minimum charge \$50.00
Acceptance Commission	0.15% per month minimum 0.45% or \$50.00
Amendments	\$30.00 each. Plus any additional ad valorem commission if amount is increased or expiry extended (calculated from date of opening).
Confirmation Commission	As charged by our Correspondent
Payment Commission	0.1% - minimum \$20.00 maximum \$100.00
Discrepancy Fee	\$50.00
<b>• Advised by us</b>	
Advising Commission	0.05%, minimum \$25.00, maximum \$100.00
Confirming commission	by arrangement (charged in addition to advising commission)
Transfer Commission	As for opening commission
Advising Amendments	\$25.00 each
Negotiation Commission	0.1%,(minimum \$50.00), plus outgoing payment commission if proceeds are paid to another bank.
Discrepancy Fee	\$50.00
<b>• Special handling</b>	
Assistance with preparation of applications or documents	minimum charge \$ 50.00 maximum charge \$150.00

**DOCUMENTARY COLLECTIONS**

<b>• Inward or outward, for payment or acceptance</b>	0.25%, minimum charge \$30.00
<b>• Delivery free of payment</b>	\$30.00 each
<b>• Bills returned unpaid</b>	0.25%, minimum charge \$30.00

**GUARANTEES**

<b>• Issued</b>	
Commission	1.5% per annum payable quarterly in advance, minimum 0.375% or US\$30.00
<b>• Received</b>	
Advising Commission	0.05%, minimum \$25.00 maximum \$100.00
<b>• Shipping Guarantee</b>	
Opening Commission	\$30.00 each



**TRANSACTION/PAYMENT**

**INCOMING PAYMENTS**

<ul style="list-style-type: none"> <li>In favour of a customer and for credit to an account with us</li> </ul>	\$10.00
<ul style="list-style-type: none"> <li>Value date</li> </ul>	same date as we receive value in our correspondent account

**OUTGOING PAYMENTS**

<ul style="list-style-type: none"> <li><b>Standard Value:</b></li> </ul>	
<ul style="list-style-type: none"> <li>Payment Commission</li> </ul>	0.10% (min. \$8.00; max.\$83.00) plus correspondents charges if applicable
<ul style="list-style-type: none"> <li>SWIFT payment</li> </ul>	\$13.00
<ul style="list-style-type: none"> <li><b>Same day or Next Day Value*</b></li> </ul>	
<ul style="list-style-type: none"> <li>"Fast Track" Service Any payment in any currency with a value date earlier than spot value for the currency concerned.</li> </ul>	Standard payment charges plus an additional fee of \$103.00
<ul style="list-style-type: none"> <li>Please be advised that all outward payments transferred within the European Union should contain the following:                             <ul style="list-style-type: none"> <li>a) Valid BIC (Bank Identification Code)</li> <li>b) Valid IBAN (International Bank Account Number)</li> </ul> </li> <li><i>The following additional charge will be taken upfront by FBME should the above information not be included by customers when providing payment instructions. This fee covers the additional charges being levied by third-party intermediary banks.</i></li> </ul>	\$13.00
<ul style="list-style-type: none"> <li>Queries, cancellations, returns or amendments.</li> </ul>	Minimum \$28.00 each plus an additional \$5.00 for each subsequent message there in
<b>NB</b>	<b>* Instructions for "same day" or "next day" value payments must be received by 15:00 Cyprus time</b>

**CALL-BACK CHARGES**

<ul style="list-style-type: none"> <li>In the event that the Customer does not wish to secure his/her payment instructions, the following "Call-Back" charge will be levied in accordance with the General Conditions of the Bank.</li> </ul>	\$5.00
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**CORRESPONDENTS' CHARGES**

<ul style="list-style-type: none"> <li>When our correspondents' Bank charges on outward payments are payable by the remitter, the following minimum amounts will be collected upfront, in addition to our outward payment charges. Additional correspondent charges may be requested by our respective agents, depending on the amount remitted at a later stage.</li> </ul>	GBP 17.00  EUR 26.00  USD 21.00 (For payments within the USA)  USD 35.00 (For payments to any other country except USA)
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**CHEQUES RECEIVED FOR CREDIT TO ACCOUNTS & CLEARED THROUGH A CASH LETTER SERVICE, WITH RECOURSE TO THE PAYEE**

<ul style="list-style-type: none"> <li>• Handling Fee</li> </ul>	\$8.00 per cheque, max. \$24.00 per transactions
<ul style="list-style-type: none"> <li>• <b>Value dates:</b></li> </ul>	
<ul style="list-style-type: none"> <li>(a) Items drawn in USD on a Bank in USA</li> </ul>	7 days after receipt
<ul style="list-style-type: none"> <li>(b) Other currencies, provided drawn in currency of the country of the drawee bank, ( e.g. in Swiss Francs on a bank in Zurich)</li> </ul>	14 working days after receipt
<ul style="list-style-type: none"> <li>• Cheques returned unpaid</li> </ul>	\$18.00 each (plus correspondents' charges if applicable)

**CHEQUES SENT FOR COLLECTION AND CREDIT AFTER FINAL PAYMENT**

<ul style="list-style-type: none"> <li>• Collection</li> </ul>	\$28.00 each (plus correspondents' charges if applicable)
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**UNPAID STANDING ORDERS**

<ul style="list-style-type: none"> <li>• Current Accounts</li> </ul>	\$18.00 each
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**TEST KEYS**

<ul style="list-style-type: none"> <li>• Issued to customers</li> </ul>	\$100.00 p.a.
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The Bank's fees and charges are quoted in United States Dollars. Where a fee or charge is levied in a currency other than the United States Dollar the applicable currency exchange rate shall be the relevant United States Dollar mid-rate for the day the charge is levied, as published by Reuters.

This tariff is effective from 30 April 2009 and is subject to change without prior notice. The charges are the minimum for each service described. The Bank reserves the right to charge additional fees for extra services or particularly complicated transactions.

This tariff is to be read and construed in conjunction with and is subject to the Bank's Banking General Conditions, and in the case of inconsistencies between them the Bank's Banking General Conditions shall prevail.

**COMPLAINTS**

The bank is prepared to consider any customers complaints with regard to the carrying out of cross-border credit transfer orders.

In addition, the Governor of the Central Bank of Cyprus has set up a Special Committee for the purpose of considering complaints and disputes with regard to cross-border credit transfers and ensuring compliance with the provisions of the relevant Central Bank of Cyprus's Directive. Customers may address any complaints to the above Committee in writing through the Central Bank of Cyprus.

**FOR FURTHER INFORMATION REGARDING FBME TARIFFS, CONTACT:**

Customer Service Department  
**FBME Bank Ltd**  
 P.O.Box 25566, 1391 Nicosia, CYPRUS.  
 Tel: +357-22 888-444 Fax: +357-22 888-555  
 Email: [customer.service@fbme.com](mailto:customer.service@fbme.com)