

## TARIFF FOR CLIENTS

### CASH TRANSACTIONS AT OUR BRANCHES

◆ Cash deposits	.5% min \$13.00
◆ Cash withdrawals	.8% min \$13.00

### INCOMING PAYMENTS

◆ In favour of a customer and for credit to an account with us:	\$10.00
◆ Value date:	same date as we receive value in our correspondent account

### OUTGOING PAYMENTS

◆ In favour of beneficiaries in Cyprus or abroad ◆ (normal spot value)	0.10% (min. \$8.00; max.\$83.00) plus correspondents charges if applicable
◆ Advising amendments to payments	\$28.00 each
◆ Please be advised that all outward payments transferred within the European Union should contain the following:- a) Valid BIC (Bank Identification Code) b) Valid IBAN (International Bank Account Number) 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.	\$13.00
◆ Bankers Draft issued by FBME BANK LTD Available in all major currencies	0.10% (Min. \$8.00 - Max. \$83.00)
◆ "Fast Track" Service Any payment in any currency with a value date earlier than spot value for the currency concerned.	Standard payment charges plus an additional fee of \$103.00
NB :	Instructions for "same day" value payments must be received by 12.00 mid-day Cyprus time on the payment value date, and for "next day" value payments instructions must be received by 15.00 hours Cyprus time on the working day prior to the payment value date.

### CALL-BACK CHARGES

◆ 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:	\$5.00
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### CORRESPONDENTS' CHARGES

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:-  JPY 2808.00 SEK 80.00 DKK 127.00 NOK 128.00 GBP 17.00 EUR 20.00 CHF 13.00 CAD 14.00 USD 21.00 (For payments within the USA) USD 33.00 (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

◆ Handling Fee:	\$8.00 per cheque, max. \$18 per transactions
◆ Value dates:	

(i) Items drawn in USD on a Bank in USA: (ii) other currencies, provided drawn in currency of the country of the drawee bank, ( e.g. in Swiss Francs on a bank in Zurich):	7 days after receipt 14 working days after receipt
◆ Cheques returned unpaid:	\$18.00 each (plus correspondents' charges if applicable)

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

◆ Drawn on banks in Cyprus or abroad	\$28 each (plus correspondents' charges if applicable)
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#### CHEQUES RECEIVED FOR COLLECTION

◆ Drawn by our customers on their current accounts with us, received from banks in Cyprus or abroad:	0.1% (min \$8.00; max \$53.00) plus communication charges if applicable, deducted from our remittance unless we are specifically authorised to debit our customer.
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#### UNPAID STANDING ORDERS

◆ Current Accounts	\$18.00 each
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#### 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 each. Plus any additional ad valorem commission if amount is increased or expiry extended, (calculated from original 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 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**

◆ Inward or outward, for payment or acceptance	0.25%, minimum charge \$30.00
◆ Delivery free of payment	\$30.00 each
◆ Bills returned unpaid	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:	.05%, minimum \$25.00 maximum \$100.00
◆ <b>Shipping Guarantee</b>	
Opening Commission:	\$30.00 each

**ACCOUNT MAINTENANCE CHARGES**

◆ Current Accounts	\$23.00 per quarter or part thereof.
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**CLOSING ACCOUNT ADMINISTRATION CHARGE**

◆ Current Accounts	\$18.00 each
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**COMMUNICATION CHARGES**

◆ Telex or SWIFT:	Minimum charge \$13.00
◆ Fax / e-mail	Minimum charge \$13.00
◆ Courier - in Cyprus:	Minimum charge \$13.00
- abroad:	Minimum charge \$28.00
◆ Postage:	Minimum charge \$8.00
◆ International Telephone Calls:	CYTA charge plus 100%

**HOLD MAIL QUARTELY CHARGES [Retention of all client mail at one of our offices]**

◆ No prior notice for correspondence pick-up [with no additional fee]	(Option one) \$63.00
◆ Four days written notice for correspondence pick-up	(Option two) \$33.00
◆ In addition, a one-time fee per annum upon pick-up	\$123.00

**STATUS REPORTS AND REFERENCES**

◆ Obtains status reports for clients	\$53.00 each
◆ Replying to status enquiries on clients	\$53.00 each (charged to enquiring bank)
◆ Issue of certificates, references etc.	\$53.00 each
◆ Issue of certificates and legalised / apostiled references	\$203.00 each

**PHOTOCOPIES**

◆ Per page	\$1.00 each
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**AUDIT CONFIRMATIONS**

◆ Written confirmations of balances given to a client's auditors	\$43.00 each
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**VISA GOLD CARDS**

◆ Joining Fee	\$100.00
◆ Annual Fee	\$100.00
◆ Cash withdrawal Fee	4.5%
◆ Supplementary cards	
- Joining fee	\$ 50.00
- Annual fee	\$ 50.00
◆ Replacement of lost, stolen or damaged card or PIN	\$ 50.00
◆ Transaction Investigation	\$20.00

**MASTERCARD GOLD CARDS**

◆ Joining Fee	\$100.00
◆ Annual Fee	\$100.00
◆ Cash withdrawal Fee	2.0%
◆ Supplementary cards	
- Joining fee	\$ 50.00
- Annual fee	\$ 50.00
◆ Replacement of lost, stolen or damaged card or PIN	\$ 50.00
◆ Transaction Investigation	\$20.00

**MASTERCARD STANDARD CARDS**

◆ Joining Fee	\$ 50.00
◆ Annual Fee	\$ 50.00
◆ Cash withdrawal Fee	2.0%
◆ Supplementary Cards	
- Joining fee	\$ 25.00
- Annual fee	\$ 25.00
◆ Replacement of lost, stolen or damaged card or PIN	\$ 50.00
◆ Transaction Investigation	\$ 20.00

**GLOBAL CARD**

◆ Annual fee	\$ 50.00
◆ Fee at time of issuance	\$50.00
◆ Fee at time of Replenishment	\$20.00 + 1%
◆ Cash Withdrawal Fee	2% (minimum \$2)
◆ Replacement of lost, stolen or damaged card or PIN	\$ 50.00
◆ Transaction investigation / Copy Request	\$ 20.00

**KEY CARD**

◆ Annual Fee	\$ 50.00
◆ Fee at the time of issuance	\$50.00
◆ Fee at time of Replenishment	\$20.00 plus 3%
◆ Replacement of lost, stolen or damaged card or PIN	\$ 50.00
◆ Transaction investigation / Copy Request	\$ 20.00

**TEST KEYS**

◆ Issued to customers	\$100.00 p.a.
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**INTERNET BANKING (FBME DIRECT)**

◆ Monthly Fee	\$ 10.00
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This tariff is effective from 12<sup>th</sup> March 2007 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.

**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:

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