



## Fee Information Document



**Name of the account provider: Alpha Bank Cyprus Ltd**

**Account name: Alpha Bank Cashback Mastercard (EUR)**

**Date: 02.05.2023**

- 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 Alpha Bank's Charges Catalogue which can be obtained through our Branches/ Units or through our webpage (<https://www.alphabank.com.cy>).
- A glossary of the terms used in this document is available free of charge (Annex A).

Service	Fee
<b>General account services</b>	
<b>Maintaining the account</b>	Service not available
<b>Payments (excluding cards)</b>	
<b>Credit transfer SEPA</b>	Service not available
<b>Credit transfer NON SEPA</b>	Service not available
<b>Standing order</b>	Service not available
<b>Direct debit</b>	Service not available
<b>Cards and cash</b>	
<b>Providing a debit card</b>	Service not available
<b>Providing a credit card</b>	Card Issue fee 0 € Annual subscription main card 20 €

	supplementary card PIN Issue fee	10 € 0 €
<b>Cash withdrawal</b>	Alpha Bank's ATM EUR – per transaction  Other banks' ATM All Currencies – per transaction  Plus Administration Fee on Transactions in FCY (refer to Currency Exch. Services)	3,33% min 4 €  3,33% min 4 €
<b>Overdrafts and related services</b>		
<b>Overdraft</b>	Charges excluding debit interest	0 €
<b>Overrunning</b>	Service not available	
<b>Other services</b>		
<b>Provision of a cheque book</b>	Service not available	
<b>Return cheque due to inadequate balance</b>	Service not available	
<b>Currency exchange services</b>	Cash withdrawal / Card Transaction Other banks' ATM / POS Administration Fee on Transactions in FCY (except EUR and SEK)	2,70% on amount
<b>Copy of statement</b>	Branch Internet Banking	3,5 € 0 €

Notes:

(1) Where the currency of the fee differs from the currency of the account, then the fee will be converted by using the exchange rate prevailing at the time of its debit.

## **ANNEX A**

### **GLOSSARY**

<b>TERM</b>	<b>DEFINITION</b>
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.
Return cheque due to inadequate balance	Decline the payment of a cheque due to an insufficient balance of the account to be charged.
Currency exchange services	Conversion of the currency of the account into the currency of the transfer / withdrawal.
Overdraft	The account provider and the customer agree in advance that the customer may borrow money when there is no money left in the account. The agreement determines a maximum amount that can be borrowed, and whether fees and interest will be charged to the customer.
Overrunning	A tacitly accepted overdraft whereby a payment service provider makes available to a customer funds which exceed the current balance in the customer's payment account or the agreed overdraft facility.
Copy of statement	Reissuance of an account statement.