



## **Fee Information Document**

Name of the account provider: Alpha Bank Cyprus Ltd

**Account name: Notice Account (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 Cataloque and Terms and Conditions, 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	
General account services		
Maintaining the account	Maintenance fee quarterly per account total annual cost	7 € <b>28 €</b>
Payments (excluding cards)		
Credit transfer SEPA	Execution fee Branch Fixed charge up to 1.000 € up to 5.000 € more than 1.000 € up to 10.000 € more than 10.000 € up to 30.000 € more than 30.000 € up to 50.000 € more than 50.000 €  Plus percentage on amount up to 50.000 € more than 50.000 €	8 € 13 € 16 € 20 € 26 € 0,1 % max 500 € 0 € 0,2 % min 7 € max 500 €

	Internet Banking Fixed charge up to 1.000 € more than 1.000 € up to 10.000 € more than 10.000 € up to 50.000 € more than 50.000 €  Plus percentage on amount up to 50.000 € more than 50.000 €	0 € 7 € 10 € 0,06 % max 300 € 0 € 0,2 % min 7 € max 500 €
Credit transfer NON SEPA	Execution fee Branch EUR - within EU / EEA Fixed charge     up to 1.000 € up to 5.000 €     more than 1.000 € up to 10.000 €     more than 10.000 € up to 30.000 €     more than 30.000 € up to 50.000 €     more than 50.000 €  Plus percentage on amount     up to 50.000 €     more than 50.000 €	8 € 13 € 16 € 20 € 26 € 0,1 % max 500 € 0,2 % min 7 € max 500 €
	EUR - outside EU/ EEA Fixed charge up to 50.000 € more than 50.000 €	35 € 0,1 % max 500 €
	Plus percentage on amount  FCY - within EU / EEA Fixed charge     up to 1.000 €	0,2 % min 7 € max 500 €  8 € 13 € 16 € 20 € 26 € 0,1 % max 500 €

	Plus Currency Exchange fee	
	(refer to Currency Exch. Services)	
	Internet Banking	
	EUR – within EU / EEA	
	Fixed charge	
	up to 1.000 €	0€
	more than 1.000 € up to 10.000 €	7€
	more than 10.000 € up to 50.000 €	10€
	more than 50.000 €	0,06 %
	Plus percentage on amount	max 300 €
	Plus percentage on amount up to 50.000 €	0€
	more than 50.000 €	0,2 %
	mere man ecrese c	min 7 €
		max 500 €
	EUR – outside EU/ EEA	
	Fixed charge	
	up to 50.000 €	30 €
	more than 50.000 €	0,06 %
		max 300 €
	Plus percentage on amount	0,2 %
	r as personage on amount	min 7 €
		max 500 €
	FCY – within EU/ EEA	
	Fixed charge	
	up to 1.000 €	0€
	more than 1.000 € up to 10.000 €	7 € 10 €
	more than 10.000 € up to 50.000 € more than 50.000 €	0,06 %
	more than 50.000 C	max 300 €
	Plus Currency Exchange fee	
	(refer to Currency Exch. Services)	
	50V 51V554	
	FCY – outside EU/ EEA	
	Fixed charge up to 50.000 €	30 €
	more than 50.000 €	0,06 %
	11010 11011 00.000 C	max 300 €
	Plus Currency Exchange fee	111021 300 0
	(refer to Currency Exch.Services)	
Standing and an	Catting up too	
Standing order	Setting up fee Branch	5€
	Internet Banking	0€
		0.0
	Execution fee	
	Towards other Alpha Bank's clients	
	EUR	
	Fixed charge	0 €
	FCY	
	Fixed charge	0€

Direct debit  Cards and cash	Plus Currency Exchange fee (refer to Currency Exch. Services)  Towards other banks' clients (refer to Credit transfers)  Setting up fee Execution fee	0 € 0 €
Providing a debit card	Service not available	
Providing a credit card	Service not available (refer to "Credit Cards Fee Information Documents")	
Cash withdrawal	Branch EUR – per transaction (total fee charged monthly) up to 5.000 €  more than 5.000 € up to 50.000 €  more than 50.000 €  FCY - per transaction Plus Currency Exchange fee (refer to Currency Exchange Services)  Alpha Bank's ATM Service not available  Other banks' ATM Service not available	0,15% min 3 € max 5 € 0,15% min 5 € max 7 € 0,15% 0,5 %
Overdrafts and related services		
Overdraft	Service not available	
Overrunning	Service not available	
Other services		
Provision of a cheque book	Service not available	
Return cheque due to inadequate balance	Service not available	

Currency exchange services	Currency exchange fee Credit transfer / Standing order towards other banks' clients FCY	1 % min 10 € max 1.000 €
	Cash withdrawal / Standing order towards other Alpha Bank's clients FCY	1 % min 10 € max 1.000 €
Copy of statement	Branch current year previous years	4 € per page max 8 € 5 € per page max 50 €
	Internet Banking	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**

TERM	DEFINITION
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.