# Fee Information Document

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

**Account name: Savings Account (EUR)**

**Date:** 06.04.2026

- 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<br>Retail Sector Customers<br>quarterly per account 2 €<br>**total annual cost 24 €** |
| **Payments (excluding cards)** | |
| **Credit transfer SEPA (within the EU/EEA)** | **Execution fee**<br>**Retail Sector Customers**<br>**Branch**<br>Fixed charge<br>up to 1.000 € 8 €<br>more than 1.000 € up to 5.000 € 13 €<br>more than 5.000 € up to 10.000 € 16 €<br>more than 10.000 € up to 50.000 € 26 €<br>more than 50.000 € 0,1 %<br>max 500 €<br>Plus percentage on amount<br>up to 50.000 € 0 €<br>more than 50.000 € 0,1 %<br>max 500 € |

| | | |
|---|---|---|
| | **Internet Banking** | |
| | Fixed charge | |
| | up to 1.000 € | 0 € |
| | more than 1.000 € up to 5.000 € | 3 € |
| | more than 5.000 € up to 10.000 € | 7 € |
| | more than 10.000 € up to 50.000 € | 10 € |
| | more than 50.000 € | 0,06 % |
| | | max 400 € |
| | Plus percentage on amount | |
| | up to 50.000 € | 0 € |
| | more than 50.000 € | 0,1 % |
| | | max 500 € |
| **Credit transfer SEPA (outside the EU/EEA)** | **Execution fee** | |
| | **Retail Sector Customers** | |
| | **Branch** | |
| | Fixed charge | |
| | up to 20.000 € | 25 € |
| | more than 20.000 € up to 50.000 € | 50 € |
| | more than 50.000 € | 0,1% |
| | | max 500 € |
| | Plus percentage on amount | 0,1% |
| | | max 500 € |
| | **Internet Banking** | |
| | Fixed charge | |
| | up to 20.000 € | 15 € |
| | more than 20.000 € up to 50.000 € | 25 € |
| | more than 50.000 € | 0,06% |
| | | max 300 € |
| | Plus percentage on amount | 0,1% |
| | | max 500 € |
| **Credit transfer NON SEPA** | **Execution fee** | |
| | **Retail Sector Customers** | |
| | **Branch** | |
| | **EUR - within EU / EEA** | |
| | Fixed charge | |
| | up to 1.000 € | 8 € |
| | more than 1.000 € up to 5.000 € | 13 € |
| | more than 5.000 € up to 10.000 € | 16 € |
| | more than 10.000 € up to 50.000 € | 26 € |
| | more than 50.000 € | 0,1 % |
| | | max 500 € |
| | Plus percentage on amount | |
| | up to 50.000 € | 0 € |
| | more than 50.000 € | 0,1 % |
| | | max 500 € |
| | **EUR - outside EU/ EEA** | |
| | Fixed charge | |
| | up to 20.000 € | 25 € |
| | more than 20.000 € up to 50.000 € | 50 € |
| | more than 50.000 € | 0,1% |

| | | |
|---|---|---|
| | | max 500 € |
| | Plus percentage on amount | 0,1 % |
| | | max 500 € |
| | **FCY- within EU / EEA** | |
| | Fixed charge | |
| | up to 1.000 € | 8 € |
| | more than 1.000 € up to 5.000 € | 13 € |
| | more than 5.000 € up to 10.000 € | 16 € |
| | more than 10.000 € up to 50.000 € | 26 € |
| | more than 50.000 € | 0,1% |
| | | max 500 € |
| | Plus Currency Exchange fee<br>(refer to Currency Exch. Services) | |
| | **FCY- outside EU / EEA** | |
| | Fixed charge | |
| | up to 20.000 € | 25 € |
| | more than 20.000 € up to 50.000 € | 50 € |
| | more than 50.000 € | 0,1% |
| | | max 500 € |
| | Plus Currency Exchange fee<br>(refer to Currency Exch. Services) | |
| | **Internet Banking**<br>**EUR - within EU / EEA** | |
| | Fixed charge | |
| | up to 1.000 € | 0 € |
| | more than 1.000 € up to 5.000 € | 3 € |
| | more than 5.000 € up to 10.000 € | 7 € |
| | more than 10.000 € up to 50.000 € | 10 € |
| | more than 50.000 € | 0,06% |
| | | max 300 € |
| | Plus percentage on amount | |
| | up to 50.000 € | 0 € |
| | more than 50.000 € | 0,1 % |
| | | max 500 € |
| | **EUR - outside EU/ EEA** | |
| | Fixed charge | |
| | up to 20.000 € | 15 € |
| | more than 20.000 € up to 50.000 € | 25 € |
| | more than 50.000 € | 0,06% |
| | | max 300 € |
| | Plus percentage on amount | 0,1 % |
| | | max 500 € |
| | **FCY - within EU / EEA** | |
| | Fixed charge | |

| | | |
|---|---|---|
| | up to 1.000 €<br>more than 1.000 € up to 5.000 €<br>more than 5.000 € up to 10.000 €<br>more than 10.000 € up to 50.000 €<br>more than 50.000 €<br><br>Plus Currency Exchange fee<br>(refer to Currency Exch. Services)<br><br>**FCY - outside EU/ EEA**<br>Fixed charge<br>up to 20.000 €<br>more than 20.000 € up to 50.000 €<br>more than 50.000 €<br><br>Plus Currency Exchange fee<br>(refer to Currency Exch. Services) | 0 €<br>3 €<br>7 €<br>10 €<br>0,06%<br>max 400 €<br><br><br><br><br>15 €<br>25 €<br>0,06%<br>max 300 € |
| **Standing order** | **Setting up fee**<br>Branch<br>Internet Banking<br><br>**Execution fee**<br>**Towards other Alpha Bank's clients**<br>EUR<br>Fixed charge<br><br>FCY<br>Fixed charge<br>Plus Currency Exchange fee<br>(refer to Currency Exch. Services)<br><br>**Towards other banks' clients**<br>(refer to Credit Transfers) | <br>0 €<br>0 €<br><br><br><br>0 €<br><br>0 € |
| **Direct debit** | **Setting up fee**<br>**Execution fee** | 0 €<br>0 € |
| **Cards and cash** | | |
| **Providing a debit card** | **Annual fee**<br>**Enter Mastercard EUR**<br>main card<br>supplementary card<br>**Enter Mastercard (Youth) EUR** | <br><br>6 €<br>6 €<br>0 € |
| **Providing a credit card** | Service not available<br>(refer to "Credit Cards Fee Information Documents") | |
| **Cash withdrawal** | **Branch**<br>EUR – per transaction | |

| | | |
|---|---|---|
| | | 0,15%<br>min 5 € |
| | FCY - per transaction<br>Plus Currency Exchange fee (refer to Currency Exch. Services) or Handling Fee | 0,5% |
| | **Alpha Bank's ATM**<br>EUR – per transaction<br>Enter Mastercard EUR<br>Enter Mastercard (Youth) EUR | <br><br>0 €<br>0 € |
| | **Other banks' ATM**<br>Euro and or Swedish Kroner – per transaction<br>Enter Mastercard EUR<br>Enter Mastercard (Youth) EUR | <br><br>2,5 €<br>0 € |
| | All Other Currencies – per transcation<br>Enter Mastercard EUR<br>Enter Mastercard (Youth) EUR | <br>3,33%<br>min 3 €<br>0 € |
| **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**<br>**Retail Sector Customers**<br>Credit transfer / Cash Withdrawal / Standing order towards other banks' clients or towards other Alpha Bank clients<br>FCY | <br><br><br>0,5 %<br>max 500 € |
| **Copy of statement** | **Branch**<br>current year<br>previous years | <br>4 €<br>per page<br>max 8 € |

| | | |
|---|---|---|
| | **Internet Banking** | 5 €<br>per page<br>max 50 €<br>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<br>SEPA | The account provider transfers money, on the instruction of the customer, from the customer's account to another account, through SEPA. |
| Credit transfer<br>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. |