



Fee Information Document



Name of the account provider: Alpha Bank Cyprus Ltd

Account name: Overdraft Account (EUR)

Date: 11.04.2022

- 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 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 Retail Sector Customers quarterly per account without limit 9 € total annual cost 36 € annually per account with limit 1% on the reviewed limit, min 30 €, max 1.000€	
	International Sector Customers quarterly per customer for accounts without limit 50 € total annual cost 200 € annually per account with limit 1% on the reviewed limit, min 30 €, max 1.000€	

Payments (excluding cards)																													
Credit transfer SEPA	<p>Execution fee Branch</p> <p>Fixed charge</p> <table> <tr><td>up to 1.000 €</td><td>8 €</td></tr> <tr><td>more than 1.000 € up to 5.000 €</td><td>13 €</td></tr> <tr><td>more than 5.000 € up to 10.000 €</td><td>16 €</td></tr> <tr><td>more than 10.000 € up to 30.000 €</td><td>20 €</td></tr> <tr><td>more than 30.000 € up to 50.000 €</td><td>26 €</td></tr> <tr><td>more than 50.000 €</td><td>0,1 %</td></tr> </table> <p>max 500 €</p> <p>Plus percentage on amount</p> <table> <tr><td>up to 50.000 €</td><td>0 €</td></tr> <tr><td>more than 50.000 €</td><td>0,2%</td></tr> </table> <p>min 7 € max 500 €</p> <p>Internet Banking</p> <p>Fixed charge</p> <table> <tr><td>up to 1.000 €</td><td>4 €</td></tr> <tr><td>more than 1.000 € up to 10.000 €</td><td>7 €</td></tr> <tr><td>more than 10.000 € up to 50.000 €</td><td>10 €</td></tr> <tr><td>more than 50.000 €</td><td>0,06 %</td></tr> </table> <p>max 300 €</p> <p>Plus percentage on amount</p> <table> <tr><td>up to 50.000 €</td><td>0 €</td></tr> <tr><td>more than 50.000 €</td><td>0,2%</td></tr> </table> <p>min 7 € max 500 €</p>	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 30.000 €	20 €	more than 30.000 € up to 50.000 €	26 €	more than 50.000 €	0,1 %	up to 50.000 €	0 €	more than 50.000 €	0,2%	up to 1.000 €	4 €	more than 1.000 € up to 10.000 €	7 €	more than 10.000 € up to 50.000 €	10 €	more than 50.000 €	0,06 %	up to 50.000 €	0 €	more than 50.000 €	0,2%
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Credit transfer NON SEPA	<p>Execution fee Branch</p> <p>EUR - within EU / EEA</p> <p>Fixed charge</p> <table> <tr><td>up to 1.000 €</td><td>8 €</td></tr> <tr><td>more than 1.000 € up to 5.000 €</td><td>13 €</td></tr> <tr><td>more than 5.000 € up to 10.000 €</td><td>16 €</td></tr> <tr><td>more than 10.000 € up to 30.000 €</td><td>20 €</td></tr> <tr><td>more than 30.000 € up to 50.000 €</td><td>26 €</td></tr> <tr><td>more than 50.000 €</td><td>0,1 %</td></tr> </table> <p>max 500 €</p> <p>Plus percentage on amount</p> <table> <tr><td>up to 50.000 €</td><td>0 €</td></tr> <tr><td>more than 50.000 €</td><td>0,2%</td></tr> </table> <p>min 7 € max 500 €</p> <p>EUR - outside EU/ EEA</p> <p>Fixed charge</p> <table> <tr><td>up to 50.000 €</td><td>35 €</td></tr> <tr><td>more than 50.000 €</td><td>0,1%</td></tr> </table> <p>max 500 €</p> <p>Plus percentage on amount</p> <table> <tr><td>up to 1.000 €</td><td>0 €</td></tr> </table>	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 30.000 €	20 €	more than 30.000 € up to 50.000 €	26 €	more than 50.000 €	0,1 %	up to 50.000 €	0 €	more than 50.000 €	0,2%	up to 50.000 €	35 €	more than 50.000 €	0,1%	up to 1.000 €	0 €						
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more than 1.000 €	0,2% min 7 € 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 30.000 €	20 €
more than 30.000 € up to 50.000 €	26 €
more than 50.000 €	0,1% max 500 €
Plus Currency Exchange fee (refer to Currency Exch. Services)	
FCY- outside EU/ EEA	
Fixed charge	
up to 50.000 €	35 €
more than 50.000 €	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 €	4 €
more than 1.000 € 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 €	0,2% 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	
up to 1.000 €	0 €
more than 1.000 €	0,2% min 7 € max 500 €
FCY- within EU/EEA	
Fixed charge	
up to 1.000 €	4 €
more than 1.000 € up to 10.000 €	7 €
more than 10.000 € up to 50.000 €	10 €
more than 50.000 €	0,06% max 300 €
Plus Currency Exchange fee	

	(refer to Currency Exch. Services) FCY- outside EU/ EEA Fixed charge up to 50.000 € 30 € more than 50.000 € 0,06% max 300 € Plus Currency Exchange fee (refer to Currency Exch. Services)
Standing order	Setting up fee Branch 5 € Internet Banking 0 € Execution fee Towards other Alpha Bank's clients EUR Fixed charge 0 € FCY Fixed charge 0 € Plus Currency Exchange fee (refer to Currency Exch. Services) Towards other banks' clients (refer to Credit Transfers)
Direct debit	Setting up fee 0 € Execution fee 0 €
Cards and cash	
Providing a debit card	Annual fee Enter Mastercard EUR main card 6 € supplementary card 0 € Gold Mastercard EUR main card 50 € supplementary card 50 €
Providing a credit card	Service not available (refer to "Credit Cards Fee Information Documents")
Cash withdrawal	Branch EUR – per transaction up to 5.000 € 0,1% min 1 € max 4 € more than 5.000 € up to 50.000 € 0,1% min 5 € max 7 €

	more than 50.000 €	0,1%
	FCY - per transaction Plus Currency Exchange fee (refer to Currency Exch. Services)	0,5%
	Alpha Bank's ATM EUR – per transaction	
	Enter Mastercard EUR	0 €
	Gold Mastercard EUR	0 €
	Other banks' ATM All Currencies – per transaction	
	Enter Mastercard EUR	2,5 €
	Gold Mastercard EUR	3,33%
		min 2,5 €
Overdrafts and related services		
Overdraft	Arrangement fee	0,1 % on limit amount min. 50 € max 1.000 €
Overrunning	Unarranged Overdraft fee	1,75% default interest rate on amount in excess
Other services		
Provision of a cheque book	Branch – per chequebook Internet Banking – per chequebook	25 € 15 €
Return cheque due to inadequate balance	per cheque	40 €
Currency exchange services	Currency Exchange fee Credit transfer / Standing order towards other banks' clients FCY up to 1.000 € more than 1.000 €	0 € 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	3 € per page max 6 €
	previous years	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.