

CENTRAL COOPERATIVE BANK PLC

T A R I F F

**On the interest rates, fees and commissions,
Applied by CCB Plc in Cyprus**

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GENERAL PROVISIONS

1. The present Tariff settles the ordinary interest conditions, commissions, fees and other costs, applied by CCB PLC /the Bank/, in case there are no explicitly negotiated conditions between the Bank and its clients or correspondents under the specific transactions.

2. The equivalent amount in EUR of the fees and commissions under the foreign currency operations shall be calculated based on the reference rate for the day.

3. The appendices on the minimum balances for opening and maintenance are an inseparable part of the present Tariff, as well as the interest rates, calculated by CCB PLC on the bank accounts in EUR and other currency.

4. In the sense of this Tariff Bank clients shall include:

- individuals, who have an account with the Bank;
- legal entities /traders/ that have opened an account with the Bank.

**SECTION I
OPENING AND SERVICING OF CLIENT ACCOUNTS**

Art.1 Account opening fees	
Point 1 of individuals	Free of charge
Point 2 of legal entities	EUR 10, one-off upon account opening
Art.2 Fees for maintaining bank accounts and account statements	
Point 1 Current, LC and other accounts in EUR and other currency	
1.1 of individuals	Free of charge
1.2 of legal entities	
- for account maintenance, incl. provision of a daily statement for movements on / from the account	EUR 5 monthly
- for the provision of a monthly statement from the account, at the explicit request of the beneficiary	EUR 2 per statement
Point 2 Deposit accounts of individuals and legal entities	
Point 3 Conditional accounts	Free of charge Subject to agreement, according to the complexity of the transaction
Art.3 Interest on bank accounts – the bank applies interest rates on the attracted funds in EUR and other currency, according to the appendix for interest on bank accounts, unless otherwise provided in the concrete contract.	
Art.4 The Bank calculates and pays interest on the attracted funds in EUR and other currency based on 365/360 days.	

**SECTION II
CASH OPERATIONS**

Art.1 Cash operations:	
Point 1 For depositing cash	0.2% of the amount min. EUR 2
Point 2 For withdrawing cash	0.2% of the amount min. EUR 2
Point 3 Cash operations for amounts over EUR 100 000	Subject to agreement
Point 4 On deposit and current accounts of individuals, who are not traders and do not carry out commercial payments via their accounts:	
a) depositing cash	
- on accounts with another branch of the Bank	
Up to EUR 1000	EUR 3
From EUR 1000,01 – EUR 5000	EUR 5
From EUR 5000,01 – EUR 10000	EUR 10
Above EUR 10000	EUR 10 plus 0,2% for the amount above EUR 10000
- under term deposits	No commision
- under current accounts and demand deposits	
Up to EUR 10 000	No commision
over EUR 10 000	0.2% for the amount over EUR 10 000
b) Cash withdrawal:	
- from accounts with another branch of the Bank	Art.1, p.2 is applied
- from term deposits, on maturity	No commision
- from term deposits, not on maturity	Art.1, p.2 is applied
- from current accounts and demand deposits	
Up to EUR 10 000	No commision
Over EUR 10 000	0.2% for the amount over EUR 10 000
The amount of deposits and withdrawals is estimated as a total amount for the day for each client	
Point 5 Cash deposits by nonclients of CCB Plc to accounts, not maintained with CCB Plc/interbank transfers/	Not applicable as from 01.09.2018
Point 6 Cash withdrawals by non-clients of CCB Plc	Not applicable as from 01.09.2018
Point 7 Acceptance of sorted coins at the cashiers:	
a) with a transfer to account – of individuals & other entities	Art.1, P. 1 or Art.1, P. 4 (a) is applied
b) without a transfer to account (exchange against banknotes)	2%, min. EUR 3
Point 8 For verification, substitution and/or exchange of	2%,

banknotes without crediting to account	min. EUR 3
Point 9 Upon a preliminary application for cash withdrawal or an application refusal or decreasing the amount on the day of the withdrawal, the Bank collects a commission to the amount of 0.2% on the refused / decreased amount, but not less than EUR 10.	
Note: For cash withdrawals over EUR 10 000 or their equivalent amount in another currency, a preliminary application of three work days is required.	

SECTION III. PAYMENTS

Art.1 Ordered book payments in EUR or other currency between clients of the Bank	
Point 1 For intrabranh payments /payments from and to accounts with CCB Plc Cyprus branch /	EUR 1
Point 2 For interbranch payments /payments from accounts with CCB Plc Cyprus branch to accounts with other branches of the Bank /	EUR 2
Point 3 For payments, initiated electronically /Internet Banking/	EUR 1
Point 4 For payments in BGN /deposit slips / via ePay.bg	EUR 0.20
Art.2 Ordered book intrabranh transfers in EUR or other currency from a current or deposit account to the deposit account and vice versa of the same client	Free of charge
Art.3 Ordered book interbranch transfers in EUR or other currency from a current or deposit account to a deposit account and vice versa of the same client	Art.1, point 2 is applied
Art.4 Ordered intrabranh payments in EUR or other currency by persons – non-clients of the Bank on account of a beneficiary that has an account with CCB Plc, Cyprus branch:	
Point 1 The Bank does not perform interbranch and cross-border transfers in EUR or in another currency by persons, non-clients of the Bank.	EUR 6
Art.5 In the cases of Art. 4, point 1 – a counting fee (under section II. Art. 1, p.1.) shall be paid separately. When the beneficiary is not a client of the Bank (Art. 4, point 2) the counting fee (under section II. Art. 1, p.2.) is paid by him/her upon receiving cash the transfer funds.	Not applicable as from 01.09.2018
Art.6 Ordered interbank payments in EUR on the territory of the Republic of Cyprus	
Point 1 Payments, initiated at the Bank counters	0,15% min EUR 5, max. EUR 12
Point 2 Payments, initiated electronically /Internet Banking/	0,10% min EUR 3, max. EUR 6
Point 3 Payments in BGN /deposit slips / via ePay.bg	EUR 0.41
Point 4 Payments with depositing available funds	EUR 3 plus 0.2%, min. EUR 5
Point 5 Fee for a returned JCC transfer at the client's fault	EUR 18

Art.7 Received interbank transfers in EUR from banks on the territory of the Republic of Cyprus	
Point 1 Incoming transfer	
- up to EUR 5000	EUR 1
- from EUR 5000.01 to EUR 50000	EUR 3
- above EUR 50000	EUR 15
Point 2 Received transfers associated with employment remuneration (salaries)	Free of charge
Art.8 Cheques in EUR	
P. 1 Issuance of check books	EUR 10 – small EUR 12 – big
P. 2 Stopping the check payment	EUR 8.50 per cheque
P.3 Return of unpaid cheque, drawn against CCB Plc Cyprus branch	EUR 0.50
- due to the lack of funds /collected from the issuer/	EUR 35 per cheque
- due to future date of issuance /collected from the beneficiary/	EUR 6 per cheque
P.4 Return of unpaid check, deposited /paid/ to account and returned by another bank regardless of the reason	EUR 3.50 per cheque
P.5 Return of paid checks to issuer:	
- for clients, who want only the return of some cheques	EUR 2 for each day, on which a cheque is debited from a current account
- for clients, who want the return of all cheques	EUR 12 per month
P.6 Clearing of local checks, issued in EUR	
- drawn against CCB Cyprus branch	Free of charge
- drawn against other banks in Cyprus	0.2% min. EUR 3.5 per cheque or EUR 1 for cheques of CBC
P.7 Issuance of bank cheques /drafts/ in EUR with coverage at CCB Plc	0.15% min EUR 5 max. EUR 20
Art.9 Ordered crossborder interbank transfers, as well as transfers in a currency other than EUR:	
P. 1 SEPA payments within EU:	
a) payments, initiated at the bank counters	0.15%, min. EUR 5, max. EUR 20
b) payments, initiated electronically /Internet Banking/	0.10%, min. EUR 3, max. EUR 15
P. 2 Other crossbroder payments /non-SEPA/	0.15%, min. EUR 8,50 max. EUR 150

P.3 SWIFT expenses to the amount of EUR 8 for the ordered transfer are paid additionally under Art.9, p.2.	
Art.10 Transfers to other banks in Bulgaria /not applied for transfers via CCB online /	EUR 6 plus EUR 8 SWIFT fee
The SWIFT expenses for the ordered transfer are paid separately.	
- with a value date the day of transfer ordering /if possible / <ul style="list-style-type: none"> ▪ for amounts up to EUR 500 000 or the equivalent amount in another currency ▪ for amounts over EUR 500 000 or the equivalent amount in another currency 	Additionally: 0.1% max. EUR 250
- with a value date the day following the transfer order <ul style="list-style-type: none"> ▪ for amounts up to EUR 500 000 or the equivalent amount in another currency ▪ for amounts over EUR 500 000 or the equivalent amount in another currency 	Additionally: 0.05%, max. EUR 250
Art.11 Received book transfers	Free of charge
Art.12 Received crossborder interbank transfers, as well as transfers in a currency other than EUR	
P. 1 SEPA payments from EU countries	Free of charge
P. 2 Other crossborder payments /non-SEPA/ to accounts with the Bank:	
- for amounts up to EUR 1000, incl.	EUR 3
- for amounts above EUR 1000	0.1% min. EUR 5, max. EUR 25
- to the deposit accounts of individuals with the Bank	Free of charge
P.3 For beneficiaries with no accounts with CCB Cyprus branch /with payment at the cashiers/	The commissions for withdrawal at cashiers of Bank non-clients are deducted additionally.
Art.13 Additional Fees	
P.1 Upon cancelling a transfer in EUR for a bank on the territory of the Republic of Cyprus and/or effecting a cancellation operation in EUR at the orderer/depositor request	EUR 10
P.2 Cancellation or change of an ordered crossborder transfer or a transfer in a currency, other than EUR, at the orderer/depositor request, besides the real expenses	EUR 35 plus the correspondent's expenses
P. 3 A fee for uneffected transfer due to shortage of funds	EUR 4

P. 4 For using funds from received transfers before client's value date /on the correspondent's value date/, with the CCB approval – in addition to Art. 12	0.1%, min. EUR 5, max. EUR 25
Note: The commission is deducted for each calendar day before the date of the correspondent's value date.	
P. 5 An inquiry about ordered transfers for other banks, at the client's request	EUR 35 plus SWIFT fee EUR 8, plus correspondent's expenses
P. 6 An inquiry about received transfers from other banks, besides real expenses	Free of charge
P. 7 For ordered interbank transfers to banks in SEPA countries, for which a specific beneficiary's IBAN is not indicated, the Bank charges an additional commission to the orderer.	EUR 8
Notes: 1. The conditional transfers are treated as documentary letters of credit. 2. The return of a received transfer at the order of the beneficiary is treated as an ordered transfer.	

**SECTION IV
OPERATIONS WITH BANK CARDS**

Art.1 Operations with electronic debit cards /EDCs/:	
P. 1 Issuance of a debit card, an additional card or card renewal due to expired validity term	Free of charge
P. 2 Issuance or renewal of more than one card to one cardholder	Free of charge
P. 3 Renewal due to loss, theft, damage, etc. within the card validity term	EUR 8
P. 4 Withdrawal from an ATM device or via POS at a bank	EUR 2
P. 5 Payment at POS	Free of charge
P. 6 Payment of utility bills on the phone and Internet	EUR 0,80
P. 7 Changing a restricted amount on a card account for use only via the Bank card	EUR 2
P. 8 Changing the daily and weekly limits on the card	EUR 5
P. 9 A fee for blocking / deblocking the card	EUR 5
P. 10 Interest rate on a personal card account in:	
- EUR	3 %
- USD	2 %
P. 11 Statements from a personal card account:	
- via ordinary mail	EUR 5
- upon a request at CCB	EUR 1
P. 12 Subscription for client account statements on the Internet /periodically/	Free of charge /plus the ePay fee/
P. 13 Fees for sending a confirmation about an effected transfer in BGN /deposit slip/ via ePay.bg	
a) confirmation with a letter at the address of the cardholder	EUR 1.50
b) confirmation via fax at the address of cardholder	EUR 2.50
c) confirmation with a letter at the address of receiver	EUR 1.50
d) confirmation via fax at the address of receiver	EUR 2.50
P. 14 A fee for the manual release of a restricted amount to the current card account	EUR 5
P. 15 An unreasonable claim of a transaction	EUR 20
P. 16 Balance inquiry on the Visa Electron card from an ATM	Free of charge
P. 17 Balance inquiry on the Visa Electron card from an ATM in Bulgaria	Free of charge
P. 18 Generation of a new PIN – code for Visa Electron	EUR 5
Note: Upon concluding a contract with an employer to receive the salaries on a card account, for more than 20 cardholders, CCB PLC may negotiate other conditions for the issuance and servicing of the electronic debit cards.	
Art.2 Operations with the international Visa credit cards:	
P. 1 Issuance & renewal of a main or an additional card:	

- Classic	EUR 5
- Business	EUR 20
- Gold	EUR 30
P. 2 An express issuance of all card types – within 5 workdays	EUR 50
P. 3 A renewal of a card before expiry of the validity term	EUR 15
P. 4 Changing the parameters of all card types – limits	EUR 10
P. 5 A monthly fee for maintenance according to card types /does not apply to Favorit card /	
- Classic	EUR 2
- Business	EUR 4
- Gold	EUR 5
P. 6 Amount of the minimum nonreducible balance with the Guaranteed card	
- Classic	EUR 50; USD 50
- Business	EUR 300; USD 300
- Gold	EUR 300; USD 300
P. 7 Interest on guarantee deposits:	
- guarantee deposit in BGN, USD or EUR	The interest rate according to the deposit type
P. 8 Transactions with the international credit cards:	
- cash withdrawal at an ATM in Bulgaria in BGN	EUR 2 in Bulgaria;
- cash withdrawal at an ATM in Cyprus	3,33%, min. EUR 2,50
- payments of goods & services at merchants at POS	Free of charge
- receiving amounts on credit cards (refund)	2%
- POS Cash Advance at other banks	3,33%, min. EUR 2,50
- POS Cash Advance in a bank branch of CCB Plc for cardholders of the Bank	1%, min. EUR 2
P. 9 Additional operations with the international credit cards:	
- receiving a monthly statement about performed transactions at CCB	EUR 2
- receiving a monthly statement by the cardholder at the specified address	EUR 5
- blocking & deblocking the card	EUR 5
- inclusion in the "Electronic stop – list"	Actual expenses
- generation of a new PIN code, in case the cardholder has forgotten it	EUR 5
- unreasonable claim of a transaction	EUR 20
- refused authorization of a transaction	EUR 0,50
P. 10 A fee for an exceeded credit limit	EUR 10
P. 11 A commitment fee with the Favorit card	0,9 % one-off on the amount of the credit limit, max. EUR 50

P. 12 A monthly management fee with the Favorit card	0.2% on the amount of the credit limit, max. EUR 15
P. 13 A fee for an overdue liability with the Favorit card	3% on the liability, min EUR 8
P. 14 An inquiry about the balance on the Visa card at ATM	Free of charge
P. 15 A balance inquiry on the Visa card at ATM in Bulgaria	Free of charge
Art.3 Annual fee for using Issuer Online	
-for accounts of individuals	EUR 3
-for accounts of other clients	EUR 6

SECTION V. LOAN OPERATIONS

Consumer lending:

Art.1 Overdraft on the card accounts of individuals:	
P. 1 Interest on allowed overdraft in EUR	Subject to agreement
P. 2 Interest on allowed overdraft of individuals on a card account in EUR & USD	Subject to agreement
P.3 A commitment fee upon granting a consumer loan-overdraft on card account of individuals in EUR	1%
P. 4 A commission for servicing a consumer loan-overdraft on a card account of individuals in EUR	Free of charge
Art.2 Consumer loans with guarantors on accounts of individuals	
P. 1 Interest on consumer loans with guarantors	Base interest rate plus a margin
P. 2 A fee for loan application submission, deducted upon loan granting	EUR 25
P. 3 A management fee:	Deducted one-off:
a) for loans up to 3 years	EUR 25
b) for loans over 3 years	EUR 35
P. 4 Upon early repayment a fee is collected on the early repaid principal:	2%
P. 5 Commission is collected upon a change in the repayment schedule, besides early repayment	EUR 15
Art.3 Interest on unauthorised overdraft on accounts of individuals in EUR and other currency	
35% per annum	
Art.4 A fee for sending notification letters upon servicing consumer loans of individuals	
EUR 8	
Art.5 Interest upon delays in deposits due in all types of consumer loans	
Subject to agreement /the amount is according to the order of the Executive Directors/	

Note:	
1. The Bank reserves the right to correct its base interest rate.	
2. The Bank calculates and deducts interest on the consumer loans of individuals on the base of 360/360, taking the month as having 30 days, and the year as having 360 days.	
<u>Commercial lending:</u>	
Art.6 Interest on loan operations:	
P. 1 Under shortterm & longterm loans in EUR	Subject to agreement /the amount is according to the order of the Executive Directors/
P. 2 Under allowed overdraft in EUR	Subject to agreement /the amount is according to the order of the Executive Directors/
P. 3 On unauthorised overdraft in EUR and other currency (incl. upon a delay in loans)	Subject to agreement /the amount is according to the order of the Executive Directors/
P. 4 On loans in foreign currency, incl. allowed overdraft on the current account in a currency other than EUR	Subject to agreement /the amount is according to the order of the Executive Directors/
Art.7 Fees and commissions under loan operations:	
P.1 A fee for submitting a loan application & bank guarantee-paid upon documents submission:	
- for amounts up to EUR 40 000 (or the equivalent amount in another currency)	EUR 55
- for amounts over EUR 40 000 (or the equivalent amount in another currency)	EUR 245
P. 2 Expenses for expertise, consulting,etc., concerning the preparation of the opinion under (P.1), are paid additionally by the client.	
P. 3 Management fee, for all types of loans	From 0,5% to 1 %
Note:	
The management fee for each subsequent year, for all types of loans, is due till the final repayment of all amounts due or till the date of submitting the plea at the court upon starting a procedure for a court proceeding.	

P. 4 A commitment fee for revolving loans, credit lines and overdraft loans, on the unutilized portion	0,8% per annum, collected monthly
P.5 A commission for rejecting the approved financing	0,5% on the allowed loan
P.6 For early loan repayment, regardless of the remaining term and loan type, on the amount repaid in advance	The amount of the interest for 4 months
Not applied in the cases when early repayment is at the request of CCB Plc.	
P. 7 Discounting of commercial effects / securities	Subject to agreement
P. 8 For acquisition, acceptance, acceptance of bill of exchange intermediation (aval), cession of receivables, endorsement of securities and all the remaining receivables, regardless of the used financial instrument.	Subject to agreement
P. 9 For drawing up a mortgage for securing a loan or a bank guarantee	Subject to agreement
P. 10 For entering the pledges	Subject to agreement
P. 11 Fees for CCB Plc evaluations of assets, offered as collateral under loan transactions	Subject to agreement
P.12 Upon a change in the repayment schedule at the client request, besides early repayment, a commission is collected on debt balance.	Subject to agreement Min.0,2%, Max.0,5%
P. 13 A commission is collected upon a change in other conditions, including collateral, at the client request.	Subject to agreement Min. EUR 55 Max. EUR 345
Note: CCB Plc accrues and collects interest on commercial loans based on 365/360 days.	
Art.8 Fees and commissions under issued bank guarantees:	
P. 1 Issuance of bank guarantees, secured by funds, government securities and guarantees from first class banks, on the requested amount	0,25% for a quarter or a part of thereof, min EUR 20
P. 2 Issuance of bank guarantees, secured by assets other than those in P.1	0,5% for a quarter or a part of thereof, min EUR 200
P. 3 Upon a change in:	
- the guarantee amount	The commission is deducted on the difference to the amount of the fee for issuing the respective guarantee type
- the guarantee term	The commission is deducted on the difference to the amount of the fee

	for issuing the respective guarantee type
P. 4 For all remaining cases of a change in the guarantee conditions	EUR 60
P. 5 For guarantee payment	EUR 80 for each payment
P. 6 When the guarantee is issued via SWIFT	A fee is deducted additionally SWIFT EUR 8
Art.9 Guarantees, received at CCB:	
P. 1 Advising without any commitment	EUR 50
P. 2 Advising of a change	EUR 35
P. 3 Cancellation before expiry of the validity term	EUR 20
P.4 Raising a claim for payment	EUR 50
Note:	
<p>1. The fees and commissions under issued bank guarantees over EUR 150 000 (or the equivalent amount in another currency) is determined subject to agreement.</p> <p>2. The list of first class banks in the sense of Art. 9 point 1 and Art.11.point 2 is approved by the Executive Directors of CCB PLC.</p> <p>3. The commission for issuance is collected for the whole period of the guarantee validity and is not subject to return by decreasing the commitment or cancellation before expiry of the validity term.</p> <p>4. Received and issued documentary guarantees, having the nature of letters of credit, are treated as letters of credit.</p> <p>5. For an additional responsibility on the part of CCB PLC, following of other operations, related to the issued guarantee (counter letters of credit, guarantees, collections, transfers, etc.), the respective commissions for each operation are collected in addition on the total amount of the guarantee.</p>	
<u>Mortgage lending:</u>	
Art.1 A fee for submitting a loan application, paid upon submitting loan documents	EUR 35
Art.2 A management fee	
P. 1 Upon the loan granting for the first year	From 0.5% to 2%, one-off
The way of payment is at the discretion of the client:	
- the fee may be deducted from the negotiated loan;	
- the fee may be paid at the cashiers or in a book manner.	
P. 2 One-off on the debt balance for each next year, with a loan term of over 10 years	0.25%, one-off
P. 3 One-off on the debt balance for each next year, with a loan term up to 10 years, included	0.4%
Art.3 A fee for the property evaluation, paid by the client to the Bank account	Free of charge

Art.4 A fee for early repayment, collected on the principal repaid in advance	Free of charge
Art.5 A fee for drawing up the mortgage, when the mortgage is prepared by the CCB legal counsel	Subject to agreement
Art.6 All the expenses associated with the establishment and release of collateral, the property evaluation, as well as all bank services, granted with regard to the loan granting and servicing, are at the expense of the client.	
Art.7 Upon a change in the repayment schedule, beyond the cases of early prepayment, at the request of the client, a commission is collected on the debt balance.	0.5% min EUR 35 max. EUR 70
Art.8 A commission is collected upon a change in the other conditions, including the collateral, at the request of the client.	Subject to agreement min. EUR 35 max. EUR 170

**SECTION VI
PURCHASE AND SALE OF FOREIGN EXCHANGE,
FOREIGN EXCHANGE ARBITRAGE**

Art.1 Purchase / sale of foreign currency and foreign currency arbitrage	
Point 1 For amounts up to EUR 35 000 (included) or the equivalent amount in another currency	0.5%, min. EUR 5
Point 2 For amounts over EUR 35 000 or the equivalent amount in another currency	0.4%, min. EUR 170
Note: Purchase / sale of foreign currency or foreign currency arbitrage is carried out according to specified rates for the transactions.	

**SECTION VII
COVERED CHECKS WITH FOREIGN BANKS**

Art.1 Collection and payment of checks:	
Point 1 Collection of checks, withdrawals against other banks	
a) up to EUR 10000 (included)	0.5%, min. EUR 10
b) over EUR 10000	0.4%, min. EUR 75 max. EUR 500
Point 2 Payment of traveller's checks	1%, min. EUR 5, max. EUR 500
Point 3 Return of unpaid checks	EUR 15 Per cheque, plus the correspondent's expenses
Art.2 Issuance of bank cheques	
Point 1 Up to EUR 1000 (included)	EUR 10
Point 2 Over EUR 1000	EUR 15
Art.3 Annulment of checks at the request of the orderer:	
Point 1 Upon the availability of an original cheque	EUR 8
Point 2 Upon the lack of an original check, plus the correspondent's expenses	EUR 8, plus EUR 8 SWIFT fee

Notes:

- 1.** Upon an immediate payment of registered /order checks under a condition with the agreement of the Bank the commissions under Art.1, point1 are doubled
- 2.** Travellers' checks, endorsed in favor of third persons, are treated as order checks and taxed according to Art. 1, point1.

**SECTION VIII
COLLECTIONS OF DOCUMENTS AND COMMERCIAL EFFECTS**

Art.1 Collection of documents, received from other banks:	
Point 1 Presentation /advising / of documents received at collection	EUR 30
Point 2 Presentation of documents against payment or acceptance	0.3%, min. EUR 40, max. EUR 400
Point 3 Presentation of documents without payment	EUR 30
Point 4 Advising an amendment of collection instructions	EUR 25
Point 5 Return of unpaid collection documents	EUR 30
Point 6 Received documents, covering the supply of goods, at the address of the bank, instead to the payer	0.5%, min. EUR 85
Art.2 Sending documents and commercial effects to other banks for collection	
Point 1 Against payment / acceptance	0.2%, min. EUR 35 max. EUR 350
Point 2 Without any payment	0.15%, min. EUR 25, max. EUR 250
Point 3 Amending the conditions of the collection orders	EUR 25 , plus EUR 8 SWIFT fee
Point 4 Claims	EUR 20, plus EUR 8 SWIFT fee

**SECTION IX
DOCUMENTARY / GUARANTEE (STANDBY) LETTERS OF CREDIT**

Art.1 Documentary letters of credit, received at the Bank	
Point 1 Advising a notification without a commitment	EUR 20
Point 2 Advising without a commitment	0.1%, min. EUR 20, max. EUR 500
Point 3 Confirmation for a quarter or a part thereof	0.25%, min. EUR 80
Point 4 Advising a change /without increasing the amount /	EUR 12
Point 5 Processing and payment of documents:	0.4%, min. EUR 50, plus EUR 8 SWIFT fee
Point 6 Processing and negotiation of regular documents:	
a) with real purchase of the receivable under the letter of credit on the part of the Bank	1%, min. EUR 130
b) with negotiation of documents, promissory notes or bills of exchange under a letter of credit with a payment in installments till maturity on the value of the documentary consignment, for a month or a part thereof	1%
Point 7 Control over the payment in installments or an acceptance for a month or a part thereof /in addition to the commissions collected under point 5/	EUR 25
Point 8 Cancellation of the letter of credit before expiry of the validity term	EUR 35
Point 9 Sent non-performing documents within the letter of credit at the risk and responsibility of the beneficiary	EUR 50
Point 10 Second review of the documents, returned for additional preparation or correction	EUR 50
Point 11 Transferring a letter of credit /for a quarter or a part thereof /	
- without a payment commitment on the part of the Bank	0.2%, min. EUR 50 , max. EUR 500
- with a payment commitment on the part of the Bank	Subject to agreement
Point 12 Advising a received assignment of proceeds notification under a letter of credit	EUR 35
Point 13 Issuing a bank assignment of proceeds under a letter of credit at the order of the beneficiary for a quarter or a part thereof	0.1%, min. EUR 35, max. EUR 350
Art.2 Documentary letters of credit, opened by the Bank:	
Point 1 Telex /SWIFT message	EUR 35
Point 2. Opening and payment under a letter of credit:	
a) Opening of a letter of credit, for a quarter and a part thereof	0.2%,

	min. EUR 50, plus EUR 8 SWIFT fee
b) Payment under a letter of credit	0.1%, min. EUR 25, plus EUR 8 SWIFT fee
Point 3 Control over the payment in installments or an acceptance for a month or a part thereof / in addition to the commissions collected under point 2/	EUR 25
Point 4 A change in the conditions /without any increase, continuing the validity /	EUR 35, plus EUR 8 SWIFT fee
Point 5 Arranging a confirmation on the part of the Bank	EUR 130
Point 6 Cancellation before expiry of the validity term	EUR 35, plus EUR 8 SWIFT fee
Point 7 Payment of received non-performing documents /deducted by the foreign bank /	EUR 60

Notes:

- 1.** With letters of credit with "approximately": commissions are calculated on the amount of the letter of credit /the LC increase/, increased by 10%, unless otherwise specified.
- 2.** Upon revolving / increase: commissions are calculated on the revolving / increased amount, as for opening a new letter of credit. Upon extending the validity term of the letter of credit commissions are calculated for the extended term as in case of opening a new letter of credit.
- 3.** The commission for opening / confirmation is collected for the whole period of validity of the letter of credit and shall not be subject to reimbursement upon cancellation before the validity term or upon not using the letter of credit.

**SECTION X
OTHER OPERATIONS**

Art.1 Written inquiries associated with bank operations:	
Point 1 For the current year	EUR 2 per page
Point 2 For past years	EUR 10 per page
Art.2 Copies of bank documents and statements of accounts	
	EUR 3
Art.3 Issuance of a certificate:	
Point 1 in Greek	EUR 20
Point 2 in English	EUR 40
Art.4 Issuance of a bank reference letter	
Point 1 in Greek	EUR 43
Point 2 in English	EUR 50
Art.5 For preparing an answer to an inquiry, concerning the performed auditor's verification:	
	EUR 60
Art.6 A SWIFT message /standard – up to 325 characters/ When the message is beyond the standard, the fee is increased.	
	EUR 8
Art.7 Fax expenses, per page:	
Point 1 For the country	EUR 3
Point 2 Abroad	EUR 6
Art. 8 Certified courier	
Point 1 Orders for Europe	EUR 50
Point 2 Orders for other continents	EUR 70
Point 3 Express orders	EUR 85
Art.9 Maintaining the Internet banking system	
Point 1 Registration for using the service	Free of charge
Point 2 A monthly fee for using the service	Free of charge

VALUE DATES

Art.1 On accounts in EUR:

a) for the client – payment orderer – the date of performing the payment;

b) for the client – payment beneficiary – the date of crediting the funds on the account of CCB PLC with CBC /for international payments /

Art.2 On accounts in other currency:

a) for the client – payment orderer – the date of performing the payment;

b) for the client – payment beneficiary – the value date is determined one work day after the value date of the correspondent's bank / for international payments /

Art.3 For the book payments the value date is the date of the operation.

Art.4 Upon amendment operations the value date of the wrong operation is taken for value date.

Art.5 The value date is considered an interest day.

Note:

The date of performing the payment is the date, on which CCB PLC has debited the client's account with the payment amount /or has accepted at the cashiers the payment amount / and has deducted the fees and commissions due.

ADDITIONAL PROVISIONS

§1 CCB PLC performs only written orders, which are perfect in terms of form and content.

§2 In the cases, when in the order it is specified that all fees, commissions and other expenses are at the expense of the beneficiary, but the latter refuses their payment, CCB PLC reserves the right to collect them from the orderer.

§3 Besides the fees and commissions specified in the Tariff, the orderer shall pay all the factual expenses such as postal, telephone, telegraph, telex /SWIFT, fax, courier, etc, expenses, as well as any commissions and expenses of the correspondent banks.

§4 All the commissions, fees, interest and other expenses are collected at the moment of performing the bank service, unless there is another special agreement with CCB PLC.

§5 All commissions, fees and expenses under loans, extended by CCB, are paid by the client with own funds at the moment of performing the operation.

§6 CCB Plc processes the documentary letters of credit and collections based on the last edition of the respective Uniform Customs, published by the International Chamber of Commerce – Paris.

§7 CCB PLC may negotiate special conditions for certain clients that are different from those specified in the present Tariff, with a separate decision of the executive directors.

§8 For performing complex services, specific operations and other additional services, the Bank reserves the right to collect fees, commissions and expenses as negotiated.

§9 For all bank operations, not specified in the present Tariff, the fees, commissions and expenses are determined as negotiated.

§10 The Bank calculates additionally value added tax on the amount of the fees, commissions and expenses from the present Tarif, in compliance with the regulatory requirements in the Republic of Cyprus.

CONCLUDING PROVISIONS

§1 The present Tariff enters into force on 01.09.2018