



Bank of Cyprus

Bank of Cyprus - Sucursala România / Bank of Cyprus - România Branch

Listă taxe și comisioane LEI și VALUTĂ – Persoane Fizice / Fees and commissions LEI and FOREIGN CURRENCY – Individuals

Aplicabile de la data de 07 mai 2012 / Applied from 7th of May 2012

I. CONDITII GENERALE / GENERAL CONDITIONS

§ Tarifele menționate mai jos se aplică la tranzacțiile procesate de bancă. / The fees listed below apply to transactions processed by the bank.

§ Orice servicii suplimentare, precum și comisioanele pentru tranzacții care nu sunt menționate în tarif, vor fi taxate suplimentar stabilite de Banca de la caz la caz. / Any additional services provided as well as the commissions for other operations that are not included in the list, will be charged additional agreed by the Bank from case to case.

§ Anumite tranzacții care implică participarea altor bănci pot genera costuri suplimentare. Când se aplică, acestea vor fi suportate separat de către client. / Certain transactions requiring other banks' services may be subject to additional cost. Where applicable, these will be charged separately to the Client.

§ Banca are dreptul de a modifica comisioanele și taxele prezentate cu acceptul clienților, dacă este cazul, conform reglementărilor legale în vigoare, precum și de a practica nivele diferite ale acestora în funcție de anumite criterii. Banca va afișa la loc vizibil tarifele practicate ale taxelor și comisioanelor. / The Bank has the right to change its fees and commissions periodically, taking the approval of the clients, if needed, according with the legal regulations in force, as well as different level of commissions, depending on certain criteria. The bank will display the new list of fees and commissions in visible areas.

II. OPERATIUNI CONTURI CURENTE / CURRENT ACCOUNTS OPERATIONS

Deschidere de cont curent / Opening of a current account	Gratuit / Free of charge
Administrare cont curent / Current account maintenance	
Taxa unica pentru toate conturile deschise per client / Unique fee for all accounts opened per customer	2,5 Lei / Luna / 2,5 Lei / Month
Extrase de cont / Statements of accounts	
Lunar la ghiseu, prin posta / Monthly at the bank's counters, by mail	Gratuit / Free of charge
Duplicat / Duplicate	7 Lei sau echivalent / 7 Lei or equivalent
La cerere, pentru o alta frecventa decat lunar sau pentru alte informatii suplimentare / Upon request, for other frequency than monthly or for other additional information	7 Lei sau echivalent / 7 Lei or equivalent
Adaugare imputernicit nou / Adding a new empowered	Gratuit / Free of charge

III. OPERATIUNI CU NUMERAR / CASH OPERATIONS

Depuneri de numerar / Cash deposit	Gratuit / Free of charge
Retrageri numerar / Cash withdrawals	
LEI	
Din cont curent sau de economii / From current account or savings account	0,50%, min. 6 Lei sau echivalent / 0,50%, min. 6 Lei or equivalent
Neprogramate >15.000 Lei / Unprogrammed >15.000 Lei	1%,
Din depozit la termen in data scadentei / From term deposits on maturity date	0%,



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Neprogramate >15.000 Lei / Unprogrammed >15.000 Lei	1%,
Din facilitati de credit / From credit facilities.	0%
VALUTA / FOREIGN CURRENCY	
Din cont curent sau de economii / From current account or savings accounts	0,50%, min. 6 Lei sau echivalent / 0,50%, min. 6 Lei or equivalent
Neprogramate >15.000 Lei / Unprogrammed >15.000 Lei	1%,
Din depozit la termen in data scadentei / From term deposits on maturity date	0%,
Neprogramate >15.000 Lei / Unprogrammed >15.000 Lei	1%,
Din facilitati de credit / From credit facilities.	0%

IV. OPERATIUNI FARA NUMERAR / NON-CASH OPERATIONS	
A. TRANSFERURI CREDIT / CREDIT TRANSFERS	
A.1. Transferuri credit emise / Issued credit transfers	
LEI	
Intre clientii bancii / Between bank customers	Gratuit / Free of charge
Pentru clientii altor banci / For other banks customers*:	
Decontate prin sistemul SENT / Settled thru SENT system	
Valori până la 499,99 LEI / Amounts up to 499,99 LEI	3 Lei
Valori între 500 – 49,999.99 LEI / Amounts between 500 – 49,999.99 LEI	7 Lei
Decontate prin sistemul REGIS / Settled thru REGIS system	
Valori peste 50.000 LEI, inclusiv sau transferuri urgente / Amounts over 50.000 LEI, inclusively or urgent transfers	15 Lei
* Spezele BNR sunt incluse / NBR' s charges are included	
Investigații LEI / LEI Investigations*	15 Lei
* Spezele BNR se adauga / NBR' s charges will be added	
Anulare transfer credit in LEI / LEI credit transfer cancellation	
Decontata / Settled	5 Lei + comision investigatii / 5 Lei + investigation commission
Nedecontata / Not settled	5 Lei
Comision notificare client in caz de refuz la plata / Commission for customer's notification in case of payment refusal	10 Lei sau echivalent / 10 Lei or equivalent
VALUTA / FOREIGN CURRENCY	
Intre clientii bancii / Between bank customers	Gratuit / Free of charge
Pentru clientii grupului BoC / For BoC group customers*:	
Acelasi client, aceeasi valuta / Same customer, same currency	0,10% min. 5 EUR max. 500 EUR
Clienti diferiti, aceeasi valuta / Different customer, same currency	0,10% min. 10 EUR max. 500 EUR



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Pentru clientii altor banci / For other banks customers*:	0.20% min. 20 EUR max. 1000 EUR
* Spezele SWIFT sunt incluse / SWIFT charges are included	
!!! Sunt considerate transferuri credit in valuta si comisionate ca atare, transferurile credit in LEI efectuate din ordinul clientilor nostri in favoarea clientilor altor banci din afara Romaniei / Credit transfers in LEI by order of our customers in favour of other banks' clients outside Romania are considered as credit transfers in foreign currency and charged accordingly.	
Transferuri credit in valuta cu optiunea "OUR" / Foreign currency Credit Transfers with "OUR" option:	
Pentru clientii grupului BoC / For BoC group customers:	
Acelasi client, aceeasi valuta / Same customer, same currency	5 EUR
Clienti diferiti, aceeasi valuta / Different customer, same currency	10 EUR
Pentru clientii altor banci / For other banks customers:	20 EUR
Taxă suplimentară de urgență / Additional fee for urgent payments	25% din comisionul platii / 25% of payment's commission
Speze pentru transferuri credit non-STP (IBAN incorect, etc.) / Repair charges for non-STP credit transfers (incorrect IBAN, etc.)	15 EUR sau echivalent / 15 EUR or equivalent
Anulare transfer credit emis în valută / Cancellation of foreign currency credit transfer issued	
Decontat / Settled	75 EUR sau echivalent / 75 EUR or equivalent
Nedecontat / Not settled	5 EUR sau echivalent / 5 EUR or equivalent
Investigatii / modificari transfer credit emis in valuta / Investigations / amendments foreign currency credit transfer issued	65 EUR sau echivalent / 65 EUR or equivalent
Transferuri credit in valuta care tranziteaza Banca (in favoarea clientilor altor banci) / Foreign currency credit transfers transiting our Bank (in favour of other bank's clients)	0,25% min. 30 EUR max. 1000 EUR
A.2. Transferuri credit primite / Received credit transfers	
In LEI / In LEI	Gratuit / Free of charge
In valuta / In foreign currency:	
De la clientii bancii / From the bank's customers	Gratuit / Free of charge
De la clientii grupului BoC / From BoC group customers:	
Acelasi client, aceeasi valuta / Same customer, same currency	Gratuit / Free of charge
Clienti diferiti, aceeasi valuta / Different customer, same currency	2 EUR
De la clientii altor banci / From other banks customers	4 EUR
Anulare/returnare transfer credit primit în valută / Cancellation/return of received credit transfer in foreign currency	25 EUR



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Returnare transfer credit in EUR primit prin SEPA / Return of credit transfer in EUR received via SEPA	Gratuit / Free of charge
Comision investigare la cererea clientului / Commission of investigation upon customer's request	15 Lei sau echivalent / 15 Lei or equivalent
B. INSTRUMENTE DEBIT IN LEI / LEI DEBIT INSTRUMENTS	
B.1. Instrumente de debit - tip vechi / Debit instruments - old forms	
Prezentate spre incasare / Submitted for collection*	5.3 Lei
Primate la plata / Received for payment*	5.3 Lei
Refuz / Refusal*	5.3 Lei
* Spezele BNR sunt incluse / NBR' s charges are included	
B.2. Instrumente de debit - tip nou / Debit instruments - new forms	
Eliberare instrumente de debit / Delivery of debit instruments	0.5 Lei / instrument
Prezentate spre incasare / Submitted for collection*	4 Lei
Primate la plata / Received for payment*	4 Lei
Refuz / Refusal*	4 Lei
* Spezele BNR sunt incluse / NBR' s charges are included	
Certificare cekuri în LEI / Certified cheques in LEI	15 Lei / instrument
C. ORDINE DE PLATA CONDITIONATE (tip tranzactie: comerciala si de rambursare / refinantare credit) / CONDITIONAL PAYMENT ORDERS (transaction type: commercial and for credit reimbursement / refinance)	
Avizare / Advising	0.10% min. 75 EUR
Emitere / Issuing	0.20% min.100 EUR
Modificare / Amendment	20 EUR
Anulare / Cancellation	50 EUR
!!! Se aplica pentru orice fel de tranzactie de aceasta natura indiferent de tipul valutei (RON, EUR, USD etc) / Applied to all the transactions of this type irrespective of the currency (RON, EUR, USD, etc)	
D. CEC-uri IN VALUTA REMISE LA INCASARE / CHEQUES IN FOREIGN CURRENCY REMITTED FOR COLLECTION	
0.3 % min. 10 EUR max.150 EUR / instrument + taxe postale / 0.3 % min. 10 EUR max.150 EUR / instrument + postal fees	

V. CREDITE (LEI and EUR)	
A. Persoane fizice / Individual's	
Comision analiza dosar / Analysis fee	In conformitate cu fisa de produs / In accordance with product description
Comision unic pentru servicii prestate la cererea clientului (pentru emitere scrisoare confirmare sold credite, modificare conditii contractuale, pentru orice alte adrese/servicii solicitate de catre client si oferite de catre banca / Unique fee (for issuing the balance confirmation, changing the credit rules, any other addresses/services required by the customer and provided by the bank)	40 EUR sau echivalent Lei, dar nu mai mult decat valoarea comisionului prevazut in contractele in vigoare / 40 EUR or Lei equivalent but not exceeding the value mentioned on the agreement in force
B. Profesii liberale / Professionals LOANS	
Comision acordare credit, comision rambursare in avans, comision de reinnoire linie de credit / Granting fee, early repayment fee, renewal fee	In conformitate cu fisa de produs / In accordance with product description



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Scrisoare confirmare sold credite in cazul refinantarii si orice alte adrese/servicii solicitate de catre client si oferite de catre banca / Balance confirmation fee in case of refinancing and any other addresses/services required by the customer and provided by the bank	80 EUR pe scrisoare sau echivalent Lei / 80 EUR per letter or Lei equivalent
Modificarea conditiilor contractuale / Changing the credit rules	50 EUR pe modificare sau echivalent Lei / 50 EUR per modification or Lei equivalent

VI. ALTE SERVICII / OTHER SERVICES	
Cont escrow / Escrow account	0,5% min. 200 EUR
Contract de operare a conturilor bancare / Bank accounts operating agreement	0.1% min. 200 EUR
Comision recuperare fonduri / Commission for recovering of funds	25 EUR sau echivalent / 25 EUR or equivalent
Comision procesare poprire / Garnishment processing fee	15 lei
Corespondenta SWIFT / SWIFT correspondence	15 EUR sau echivalent / 15 EUR or equivalent
Consultarea bazei de date CIP la cererea clientului / CIP data base inquiry at the client's request	20 Lei pe consultare / 20 Lei per inquiry
Transmitere documente prin curier / Fast Courier Service	Conform tarif curierat / According to the courier tariffs
Scrisoare de recomandare ptr.alte banci / Letter of reference for other banks	50 EUR pe scrisoare sau echivalent / 50 EUR per letter or equivalent
Scrisoare de recomandare intra-grup / Letter of reference for intra-group	Gratuit / Free of charge