



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 22 februarie 2010 / Applied from 22 February 2010

I. CONDIȚII 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. OPERAȚIUNI/ OPERATIONS

A. OPERAȚIUNI CONTURI CURENTE / CURRENT ACCOUNTS OPERATIONS

Deschidere de cont curent / Opening of a current account

Lei	Gratuit / free of charge
Valută / Foreign currency	Gratuit / free of charge

Administrare cont curent / Current account maintenance

Taxa unică pentru toate conturile deschise per client / Unique fee for all accounts opened per customer	5 Lei / Luna 5 Lei / Month
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Extrase de cont / Statements of accounts

Lunar la ghiseu, prin posta, prin fax, prin email / Monthly at the bank's counters, by mail, by fax, by email	Gratuit / free of charge
Duplicat / Duplicate	7 Lei sau echivalent / 7 Lei or equivalent
La cerere, pentru o altă frecvență decât lunar sau pentru alte informații suplimentare / Upon request, for other frequency than monthly or for other additional information	7 Lei sau echivalent / 7 Lei or equivalent
Adaugare împuternicit nou / Adding a new empowered	Gratuit / free of charge

B. OPERAȚIUNI CU NUMERAR / CASH OPERATIONS

Depuneri de numerar / Cash deposit



Lei	Gratuit / free of charge
Valută / Foreign currency	Gratuit / free of charge

Retrageri numerar / Cash withdrawals

Lei Din cont curent sau de economii / From current account or savings account Neprogramate >15.000 Lei / Unprogrammed >15.000 Lei Din deposit la termen in data scadentei / From term deposits on maturity date Neprogramate >15.000 Lei / Unprogrammed >15.000 Lei	0,50%, min. 6 Lei sau echivalent / 0,50%, min. 6 Lei or equivalent 1%, 0% 1%,
Valută / Foreign currency Din cont curent sau de economii / From current account or savings accounts Neprogramate >15.000 Lei / Unprogrammed >15.000 Lei Din depozit la termen in data scadentei / From term deposits on maturity date Neprogramate >15.000 Lei / Unprogrammed >15.000 Lei	0,50%, min. 6 Lei sau echivalent / 0,50%, min. 6 Lei or equivalent 1% 0% 1%,

C. OPERATIUNI FARA NUMERAR / NON-CASH OPERATIONS

Încasări / Incoming payments

Lei	Gratuit / free of charge
Valută / Foreign currency Intra-bancare / Intra-banking Inter-bancare / Inter-banking Anulare / returnare încasare în valută / Canceling / return of an incoming payment in foreign currency Returnare incasare in EUR transmisa prin SEPA / Return of incoming payment in EUR received via SEPA	Gratuit / free of charge 4 Eur sau echivalent / 4 Eur or equivalent 25 Eur Gratuit / free of charge
Comision investigare la incasare la cererea clientului / Commission of investigation for incomings upon customer's request	15 Lei sau echivalent / 15 Lei or equivalent

Instrumente de debit în LEI - tip vechi / Debit instruments in LEI – old forms

<ul style="list-style-type: none"> ○ Instrumente de debit prezentate spre încasare (inclusiv taxele BNR) / Debit instruments submitted for collection (including the NBR charges) 	5.3 Lei
<ul style="list-style-type: none"> ○ Instrumente de debit la plata (inclusiv taxele BNR) / Debit instruments to pay (including the NBR charges) 	5.3 Lei
<ul style="list-style-type: none"> ○ Refuz pentru instrumente de debit (inclusiv taxele BNR) / Refusal for debit instruments (including the NBR charges) 	5.3 Lei



Instrumente de debit in LEI - tip nou / Debit instruments in LEI – new forms

o Eliberare instrumente de debit / Delivery of debit instruments	0.5 Lei / instrument
o Instrumente de debit prezentate spre încasare (inclusiv taxele BNR) / Debit instruments submitted for collection (including the NBR charges)	3 Lei
o Instrumente de debit prezentate la plata (inclusiv taxele BNR) / Debit instruments submitted for payment (including the NBR charges)	3 Lei
o Refuz pentru instrumente de debit (inclusiv taxele BNR) / Refusal for debit instruments (including the NBR charges)	3 Lei
o Certificare cecuri în LEI / Certified cheques in LEI	15 Lei / instrument

Transferuri credit interbancare emise / Inter-banking issued credit transfers

Lei	
▪ Pana la 0 – 499,99 LEI / Up to 499,99 LEI	3 Lei
▪ Intre 500 – 49.999,99 LEI / Between 500 and 49.999,99 LEI	7 Lei
▪ Mai mare sau egal cu 50,000 LEI / Over or equal to 50.000 LEI	15 Lei
* Spezele BNR sunt incluse / NBR' s charges are included	
Anulare plata in lei / RON payment cancellation	
▪ Decontata / Already 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 RON sau echivalent / 10 RON or equivalent
Comision de investigații RON (se adaugă spezele BNR) / Investigations commission for RON (NBR' s charges to be added)	15 Lei
Intre conturi Bank of Cyprus Sucursala România / Between Bank of Cyprus România Branch accounts	Gratuit / free of charge
Transferuri Credit in Valuta/ Foreign currency Credit Transfers	
!Sunt considerate plati in valuta si comisionate ca atare, platile in LEI efectuate din ordinul clientilor nostrii in favoarea clientilor altor banci din afara Romaniei/ Payments in LEI by order of our customers in favour of other banks' clients outside Romania are considered as payments in foreign currency and charged accordingly	
Intre conturi Bank of Cyprus Sucursala România / Between Bank of Cyprus România Branch accounts	Gratuit / free of charge
Intragrup Bank of Cyprus / Intragroup Bank of Cyprus	0,10% min 20 Eur max 500 Eur
! Speze SWIFT include/ SWIFT charges included	
Alte bănci / Other banks	0.20% min. 20 Eur, max 1000 Eur
!Speze SWIFT include/ SWIFT charges included	
Transferuri Credit in valuta cu optiunea "OUR" / Foreign currency Credit Transfers with "OUR" option	Comision standard + 20 Eur/ standard commission + 20 Eur
Taxă suplimentară de urgență / Additional fee for urgent	25% din comisionul platii / 25% of payment's commission



payments	
Speze pentru transferuri credit non-STP (IBAN incorect, etc.) / Repair charges for non-STP credit transfers (incorect IBAN, etc.)	15 Eur sau echivalent / 15 Eur or equivalent
Anulare transfer credit emis în valută / Cancellation of foreign currency credit transfer issued	
▪ Decontat / Already settled	75 Eur sau echivalent / 75 Eur or equivalent
▪ Nedecontat / Not settled	5 Eur sau echivalent / 5 Eur or equivalent
Comision de investigatii pentru transfer credit emis in valuta / Investigation charges for foreign currency credit transfer issued	65 Eur sau echivalent / 65 Eur or equivalent
Comision de modificare foreign currency credit transfer / Amendment charges for foreign currency credit transfer	65 Eur sau echivalent / 65 Eur or equivalent
D. 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.100EUR
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)	
E. 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
F. ALTE SERVICII / OTHER SERVICES	
Comision recuperare fonduri / Commission for recovering of funds	25 Eur sau equivalent / 25 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
Corespondenta SWIFT / SWIFT correspondence	15 Eur sau echivalent / 15 Eur or equivalent
Scrisoare de recomandare ptr.alte banci / Letter of reference for other banks	50 Eur / scrisoare sau echivalentul / 50 Eur / letter or equivalent
Scrisoare de recomandare intra-grup / Letter of reference for intra-group	0 Lei
Consultarea bazei de date CIP la cererea clientului / CIP data base inquiry at the client's request	20 Lei / consultare / 20 Lei / inquiry
Transmitere documente prin curier / Fast Courier Service	Conform tarif curierat / According to the courier tariffs
Cont escrow / Escrow account	0,5% min. 200 EUR

G. CREDITE Persoane fizice si profesii liberale / Individual's and Professionals LOANS (LEI and EUR)



Bank of Cyprus

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
Scrisoare confirmare sold credite in cazul refinantarii / Balance confirmation fee in case of refinancing	80 Eur (echivalent Lei) / scrisoare / 80 Eur / letter or equivalent
Modificarea conditiilor contractuale / Changing the credit rules	50 Eur (echivalent Lei) / modificare / 50 Eur / modification or equivalent

