

**CHARGES CATALOGUE 2009  
FOR COMPANY AND PRIVATE ACCOUNTS****BNP PARIBAS CYPRUS CHARGES  
REGARDING THE OPERATION OF YOUR BANK  
ACCOUNTS (IN EUR, USD AND OTHER  
CURRENCIES) AND OTHER SERVICES**

Detailed information about the current interest as well as any service not included in the catalogue can be easily obtained upon request.

Unless otherwise stated all bank charges are in EUR or for the EUR equivalent in any other currency for a transaction relating to a non EUR currency account (the charge so converted in other currency will be rounded up to the next closest figure).

**I / PRICE LIST FOR ACCOUNT HANDLING****REMUNERATION & CHARGES UNDER CURRENT ACCOUNTS AND FIXED TERM DEPOSITS**

Credit Interest	Nil
Debit Interest	Subject to arrangement
Debit interest for unauthorized debit	BNP Paribas (Cyprus) Base Rate + 6% (on EUR and major currencies)
Fixed Term Deposits (FTD)	Subject to arrangement
Early cancellation / redemption of FTD (penalty)	Customer will be charged a penalty which represents the applicable LIBOR rate + 1% for the period from early cancellation date until maturity of the FTD reduced by credit interest for the same period, min EUR10/USD15

**ACCOUNTS MAINTENANCE CHARGES**

Ledger fee for individual clients	EUR 10 per quarter or part thereof
Ledger fee for corporate clients	EUR 25 per quarter or part thereof
Account Management fee (for corporate clients only)	Package replacing ledger fee and statement of account fee: to be agreed on a case by case basis
Statement of account fee for individual clients	EUR 5 per quarter
Statement of account fee for corporate clients	As from EUR 20 per quarter (depending on the volume of transaction advices)
Dormant accounts (without transaction for over 6 months)	EUR 25 per quarter
Closure of account	EUR 75
Charge for unauthorized borrowing (current excess)	EUR 50 per excess notice

**COMMUNICATION CHARGES**

Copies of SWIFT messages or advices	EUR 5 / USD 7 (per copy)
Telex / swift charges	EUR 15
Test key arrangement (subject to prior approval)	To be agreed on a case by case basis
Courier service charges (DHL, TNT, FedEx, ...)	EUR 40 per parcel (except for cheques EUR 30)
Mail retention (subject to prior approval)	EUR 30 per quarter or part thereof



**BNP PARIBAS**

**STATUS REPORTS AND REFERENCES**

Investigations	
- Up to 3 months	EUR 10 per 15 minutes of investigation
- From 3 to 6 months	EUR 20 per 15 minutes of investigation
- Over 6 months	EUR 30 per 15 minutes of investigation
Account statement copies	EUR 4 per statement
Specific query	EUR 60 per hour
Certificates to auditors	EUR 30
Certificate of Balance	EUR 20
Reference letter	EUR 50
Reference letter including turnover statistics and/or credit opinion	EUR 100

**ELECTRONIC BANKING**

<b>CONNEXIS</b>	
Main connection	EUR 300 per month (Reporting + Transfers)
Additional account within BNPP (Cyprus)	EUR 80 per month (Reporting + Transfers)
Additional connection to other BNPP / 3rd party bank	MT940 Reporting: EUR 40 per month MT101 Transfers to third banks: EUR 20 per month and per branch
Password generator:	First Password: Free Any Additional: EUR 50 per unit
<b>BNP NET</b>	
Internet service (reporting and small payment transfers)	EUR 10 per month

**AMERICAN EXPRESS CARDS**

GREEN Card	USD/EUR100 Additional Card: USD/EUR 50
GOLD Card	USD/EUR300 Additional Card: USD/EUR 100
PLATINUM Card	USD/EUR 550 5 Free additional cards
CORPORATE Card	USD 100 Basic card, USD 70 additional card



## II / CASH MANAGEMENT

### II.1 / PAYMENTS AND RELATED SERVICES IN EURO

#### CHEQUES IN EURO (\*)

Bank draft - Issuance fee	EUR 25
Bank draft - Stop payment charge	EUR 25
Cheques book	EUR 25
Cheques drawn on us received for collection (debit)	EUR 25
Cheques deposited drawn on Cyprus banks and cooperatives (credit)	No commission 2 working days value after clearance of Cheques
Cheques deposited drawn on other banks for collection (credit)	EUR 25 + courier services
Cheques returned unpaid	EUR 40

#### CASH DEPOSITS AND WITHDRAWALS IN EURO

Cash withdrawal (subject to prior arrangement)	0.4% with minimum EUR 40
Cash Deposit (subject to prior arrangement)	0.4% with minimum EUR 40

#### TRANSFERS IN EURO (\*)

<b>1. Outward payments in EURO with 2 working days value:</b>	
<b>1.1. Transfers using Electronic channel:</b>	
* Charge for Local + Eurozone SWIFT transfer	EUR 15 (*)
* Charge for Non Eurozone SWIFT transfer	0.01% / Min. EUR 30 / Max. EUR 200 (*)
<b>1.2 Transfers using traditional channel (fax, paper instructions):</b>	
* Charge for local + Eurozone SWIFT transfer	EUR 15 (*)
* Charge for Non Eurozone SWIFT transfer	0.01% / Min. EUR 40 / Max. EUR 200 (*)
(*) : Correspondent charges (if charges are "ours") will also be collected from the applicant	
<b>2. Inward payments in EURO with 2 working days value: (i.e. SEPA/SWIFT incoming transfers)</b>	
* Charge for Eurozone Inward payment	EUR 10
* Charge for Non Eurozone Inward payment	EUR 10



**3. Outward and Inward payments in EURO with same working day value** (subject to cut off time)

* Outward transfer Charge	0.03% / Min. EUR 60 (*)
* Inward transfer charge	0.03% / Min EUR 60

(\*): Correspondent charges (if charges are "ours") will also be collected from the applicant

**N.B.:** or equivalent charge in any other currency for a EURO payment transaction debited from a non EURO currency account

**II.2 / PAYMENTS AND RELATED SERVICES IN USD**

**CHEQUES IN USD**

Bank draft - Issuance fee	USD 30
Bank draft - Stop payment charge	USD 30
Cheques book	USD 40
Cheques drawn on us received for collection (debit)	USD 40 + USD 20 telex
Cheques deposited for collection (credit)	USD 40 + courier services
Cheques returned unpaid	USD 50

**CASH DEPOSITS AND WITHDRAWALS IN USD**

Cash withdrawal (subject to prior arrangement)	0.8% commission / Min. USD 60
Cash Deposit (subject to prior arrangement)	0.8% commission / Min USD 60

**TRANSFERS IN USD**

**1. Outward payments in USD with 2 working days value**

<b>1.1. Charge for overseas transfers using Electronic channel:</b>	0.01% / Min. USD 40 / Max. USD 400 (*)
<b>1.2 Charge for overseas transfers using traditional channel (fax, ...):</b>	0.01% / Min. USD 50 / Max. USD 400 (*)
<b>1.3 Charge for transfer within Cyprus using any channel</b>	USD 25

**2. Inward payments in USD with 2 working days value (SWIFT):** USD 15

**3. Outward and Inward payments in USD with same day value** (subject to cut off time)

* Outward transfer charge	0.03% / Min. USD 80 (*)
* Inward transfer charge	0.03% / min. USD 80

(\*): Correspondent charges (if charges are "ours") will also be collected from the applicant (Min. charge USD 20 per transfer)

**N.B.:** or equivalent charge in any other currency for a USD payment transaction debited from a non USD currency account

## II.3 / PAYMENTS AND RELATED SERVICES IN OTHER CURRENCIES

### CHEQUES IN OTHER CURRENCIES

Charges	Charges for cheques in other currencies are the same as those for cheques in EURO
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### CASH DEPOSITS AND WITHDRAWALS IN OTHER CURRENCIES

Cash withdrawal	Subject to prior arrangement
Cash Deposit	Subject to prior arrangement

### TRANSFERS IN OTHER CURRENCIES

<b>1. Outward payments in other currency with 2 working days value</b>	<b>charge in other currency EUR equivalent</b>
<i>1.1. Charge for overseas transfers using Electronic channel:</i>	0.01% / Min. EUR 30 / Max. EUR 200 (*)
<i>1.2 Charge for overseas transfers using traditional channel (fax, ...):</i>	0.01% / Min. EUR 40 / Max. EUR 200 (*)
<i>1.3 Charge for transfer within Cyprus using any channel</i>	EUR 20
<b>2. Inward payments in other currency with 2 working days value (SWIFT):</b>	EUR 10
<b>3. Outward and Inward payments in other currency with same day value</b>	(subject to cut off time)
* Outward transfer charge	0.03% / Min. EUR 60 (*)
* Inward transfer charge	0.03% / min. EUR 60
(*) : Correspondent charges (if charges are "ours") will also be collected from the applicant	

### INTERNAL TRANSFERS IN ALL CURRENCIES

Internal transfers in the same currency (to and from BNPP Cyprus)	Free of charge and no value dating
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## III / TRADE FINANCE & LETTERS OF GUARANTEE

### III.1 / TRADE FINANCE

#### Import L/Cs

L/C opening	0.3% per indivisible quarter, min. USD 100 (or EUR 80)
L/C Amendment	USD 50 (or EUR 40) (telex included, if any)
L/C Acceptance	0.5% per indivisible quarter,
L/C Utilization	0.1% flat, min. USD 150 (or EUR 120)
Swift for issuance of L/C	USD 75 (or EUR 60) Min. USD 100 (or EUR 80)



**BNP PARIBAS**

### Export L/Cs

L/C advising (no confirmation)	0.2%, min. USD 100 (or EUR 80), Max. USD 500 (or EUR 400)
L/C Confirmation	0.3% per indivisible quarter, min. USD 250 (or EUR 200)
L/C Amendment	USD 50 (or EUR 40) (telex included, if any)
L/C Negotiation	0.15%, min USD 250 (or EUR 200)
L/C Acceptance (if already confirmed)	0.5% per indivisible quarter, Min. USD 200 (or EUR 160)
Swift	USD 75 (or EUR 60)
DHL	USD 50

### Inward Bills for collection (Import)

Documents received for collection against payment	0.15%, min. USD 75 (or EUR 60)
Documents received for collection against acceptance:	
- Bank acceptance (i.e. "aval")	0.5% per indivisible quarter Min USD 200 (or EUR 150)
- Client acceptance (without Bank "aval")	USD 100 flat (or EUR 80)
Delivery of documents free of payment	USD 50 (or EUR 40)
Amendment	USD 30 (or EUR 25)

### Outward Bills for collection (Export)

Documents sent for collection against payment	0.15%, min. USD 75 (or EUR 60)
Documents against acceptance	USD 100 flat (or EUR 80)
Delivery of documents free of payment	USD 50 (or EUR 40)
Amendment	USD 30 (or EUR 25)
DHL	USD 50



### III.2 / LETTERS OF GUARANTEE

Letters of Guarantee	0,5% per indivisible quarter, min. USD 200 (or EUR 150)
Advising of guarantee (without commitment from our part)	USD 200 flat (or EUR 150 flat)
Amendment	USD 75 (or EUR 50) telex included, if any
Telex / Swift for issuance	USD 75 (or EUR 60)

### IV / FOREIGN EXCHANGE

Exchange deal (spot)	Based on international market rates
Forward Exchange	Subject to prior arrangement

### V / INVESTMENT SERVICES

Equities	0,8% flat per transaction – min. \$200
Mutual funds (BNP PARIBAS)	Entry fees of 2,5%, no exit or switching fee
Bonds	0,5% flat per transaction
Custody fees	0,25% p.a. charged quarterly (excl. BNPP Mutual funds)

### VI / CUT OFF TIME (outgoing transfers)

EUR	< 12:00 AM Cyprus local time
USD	< 2:00 PM “ “ “ “
GBP	< 09:30 AM “ “ “ “
RUB	< 10:00 AM “ “ “ “
Other currencies	Subject to specific arrangement