
BARCLAYS WEALTH INTERNATIONAL

International Banking Tariff Guide – Cyprus

1 January 2012

International Banking Tariff Guide – Cyprus

This tariff is applicable for accounts where the banking relationship is through Barclays Bank PLC, Cyprus.

Prices for banking services provided to our personal customers are summarised below. Information on prices relating to more specialised services not included in this leaflet are available from your International Banking Centre.

The tariff pricing is as follows:

US dollar Accounts

Charges will be applied in US dollars (USD). Please refer to the pricing detailed in the USD Account column below.

Euro Accounts

Charges will be applied in euros (EUR). Please refer to the pricing detailed in the EUR Account column below.

Other Currency Accounts (including sterling)

For sterling accounts the charge applied will be in sterling (GBP). For all other currency accounts that are not in US dollars or euros the sterling tariff detailed below will be used to calculate the amount of charge to be applied in that currency. This will mean that the amount of the charge will fluctuate depending on the exchange rate used on the day.

1. Standard banking charges

Service	Price		
	USD Account	EUR Account	Other Account
Account opening fee	Free	Free	Free
Account fee per quarter	\$30	€25	£15

2. Payments services

Service	Price		
	USD Account	EUR Account	Other Account
Barclays international payment (outward SWIFT) - Manual payment via Cyprus Branch only *See section 6 and section 7 for additional payment charges that may be applicable. - Normal payment charges apply – as above	\$90	€70	£45
- Set up charge	\$20	€15	£10
- Charge when payment not actioned due to lack of funds	\$60	€45	£30
Cyprus local payment - Manual payment via Cyprus Branch only	\$90	€70	£45
SEPA (Single Euro Payments Area) Credit Transfer - SEPA Credit Transfer	\$90	€70	£45
Internal transfers - Same party (inter account transfers)	Free	Free	Free
- Third party (accounts maintained with Barclays Cyprus)	\$20	€15	£10
International payments Inward international payments received from overseas. The inward payment charge is not applicable if: 1. the remitter has opted to pay all the charges. 2. the payment meets EU pricing regulations. 3. the payment is a SEPA Credit Transfer.	\$25	€20	£12
Currency Notes – provided or accepted: 1% of total value charged	min \$60 no max	min €45 no max	min £30 no max
If we are required to amend or repair a payment on your behalf prior to it being sent	\$40	€30	£20

N.B. cut-off time for manual payments is 1400hrs Cyprus time. Extended cut-off times are available for clients using our Barclays Wealth Online Banking (BWOB) service.

Service	Price		
	USD Account	EUR Account	Other Account
If you request us to try to recall or amend a payment on your behalf.	\$40	€30	£20
Payment enquiry We may charge for enquiries that we receive in relation to each payment instruction. We will advise you of the charge prior to initiating the investigation on your behalf and you will not be charged if we have made an error.	\$40	€30	£20

3. Barclays Wealth Online Banking (BWOB)

Access to our website may be limited in some countries due to the prohibited transmission of encrypted data over telephone lines. Please check the legal position in your country of residence.

Service	Price		
	USD Account	EUR Account	Other Account
International payments*	\$50	€40	£25
Cyprus local payment**	\$50	€40	£25
SEPA (Single Euro Payments Area) Credit Transfer	\$30	€25	£15
Inter-account transfers	Free	Free	Free
Third party transfer to other Barclays Cyprus client†	\$20	€15	£10

* See sections 6 & 7 for additional payment charges that may be applicable.

** If the beneficiary bank details are entered in 'free format' fields the Cyprus local payment tariff will be applicable.

† The third party transfer to other Barclays Cyprus clients tariff is only applicable when the SWIFTBIC/Bank code is entered.

4. Information/Other services

Service	Price		
	USD Account	EUR Account	Other Account
Audit letters	\$100	€75	£50
Status report (obtaining) (Charged to enquiring bank/party plus out of pocket expenses)	\$100	€75	£50
Status reports/Certificate of balances/Affairs: (Provision to third parties plus out of pocket expenses)	\$100	€75	£50
Telephone calls made abroad on behalf of customers (Charged according to destination and length of call Cyprus Telecommunication Authority (CYTA), plus 100%)	Min \$30	Min €25	Min £15
SWIFT messages sent on behalf of, or at the request of customers	\$60	€45	£50
Fax messages sent on behalf of or at Customers Request:			
- within Cyprus	\$10 per page	€10 per page	£5 per page
- outside Cyprus	\$20 per page	€15 per page	£10 per page
Postage and courier charges for mail sent on behalf of customers:			
- standard	\$10 per item	€10 per item	£5 per item
- registered	\$20 per item	€15 per item	£10 per item
- courier	\$60 per item	€45 per item	£30 per item
Replacement statements, copy vouchers, queries etc			
- Within last 3 months	\$60	€45	£30
- Older than 3 months	\$90	€70	£45
- Older than 12 months	\$150	€115	£75
- Older than 2 years	\$400	€300	£200
Hold mail services (per year)	\$250	€190	£125
Visa card settlement	\$40	€30	£20
Account in excess due to Visa card payments	\$60	€45	£30
Breaking treasury term deposits, minimum charge plus any additional breakage costs	\$500	€350	£250

The above details charges for our most commonly used services. If you require a service that is not set out in this list, please contact us +357 22 65 4400‡ (open Monday to Friday, 8.30 - 17.00hrs Cyprus time) and we will be happy to advise you of the cost.

‡ Call costs may vary – please check with your telecoms provider. Calls may be recorded so that we can monitor the quality of our service and for security purposes.

5. Negotiations and collections

Cheques/Bills negotiated		Price		
Cheques/Bills negotiated		0.175% of the amount of the cheque Min \$60/Max \$200, plus interest and SWIFT, postage and other charges		
Collections				
Outward (Clean)/Cheques		0.175% Min \$60. Max \$150 plus SWIFT, postage and other costs		
Outward (Clean) – Unpaid cheques		\$60 flat plus SWIFT, postage and other costs		
Guarantees, Bonds and Indemnities				
Demand Guarantees, Bonds and Indemnities				
For amounts up to \$20,000 or equivalent	1.65% p.a. half yearly in advance Establishment fee	min \$150 \$80 flat	min €115 €60 flat	min €115 €60 flat
For amounts over \$20,000 or equivalent	1.65% p.a. quarterly in advance. Establishment fee	\$120	€90	£60
Extensions/Amendments	Flat fee, plus a percentage of value commissions for increases	\$60 flat max \$120	€45 flat max €90	£30 flat max £60
Documentary Credits (Outward)				
Opening/Transferring	0.15% per month, in advance (minimum 3 months)	min \$200	min €150	min £100
Amendment	Plus a percentage of value commission for extensions/increases (i.e. if percentage of value then)	\$60 flat min \$60 min \$120	€45 flat min €45 min €90	£30 flat min £30 min £60
Handling	0.15% on amount of drawing	min \$150	min €115	min £75
Acceptance	0.15% per month	min \$150	min €115	min £75
Documentary Credits (Inward)				
Advising	0.1%	Min \$150 Max \$400	Min €115 Max €300	Min £75 Max £200
Confirmation	Normally 0.175% per quarter or partthereof, but subject to higher charges dependent on country/bank risk	Min \$250	Min €190	Min £125
Amendment	Flat fee Plus a percentage of value commission for extensions/increases (i.e. if percentage of value then)	\$60 flat Min \$60 Min \$120	€45 flat Min €45 Min €90	£30 flat Min £30 Min £60
Payment	0.175% on amount of drawing but subject to higher charges dependent on country/bank risk	Min \$150	Min €115	Min £75
Acceptance	0.175% per month thereof on draft amount but subject to higher charges dependent on country/bank risk	Min \$150	Min €115	Min £75
Discrepant Documents		\$150	€115	£75

6. SWIFTBIC and IBAN

You will need to supply the SWIFTBIC and IBAN information for any payments that you make in euros to a SEPA country (any EU Member State (27 countries) plus Iceland, Liechtenstein, Norway, Switzerland and Monaco). Banks who receive payments without this information are entitled to charge a payment repair fee. If you do not provide us with this information with your payment instruction there will be an additional £7.00 charge (or currency equivalent) made when we send your payment. Your payment may be returned or rejected by the beneficiary bank if you do not supply the SWIFTBIC and IBAN. If you do not have these details your beneficiary should be able to provide you with them.

7. Borrowing

All our fees for borrowing will be discussed and agreed with you at the time your facilities are set up, renewed or extended on a temporary basis.

They are part of the overall price of borrowing and include, for example:

- the costs involved in agreeing or reviewing facilities;
- legal and registration fees;
- the ongoing monitoring of financial information and lending conditions throughout the term of a facility.

If we ask you to provide security a further fee will usually be charged to cover the additional costs.

If there are any substantive changes to the basis of your borrowing arrangement during the term of your facility, any associated fees will always be discussed with you at each stage.

Other information

Charging dates

- Debit interest is calculated on a daily basis
- Quarterly debit interest and commission charges accrue in March, June, September and December and are debited shortly thereafter.
- The quarterly charging dates are available by request.

8. Charges for unauthorised borrowing

If you require a new overdraft or an increase in your existing facility, even if this is for a short period of time, please contact us in advance to discuss your requirements.

The rate of interest charged on an agreed overdraft will always be less than that for unauthorised borrowing which is normally charged at 29.5 per cent (or equivalent rate for other currencies), except where the equivalent currency base rate exceeds 15 per cent, in which case a rate of 15 per cent over that base rate will apply.

9. Changes to prices

These prices are variable and we reserve the right to amend them from time-to-time. We will give you a minimum of two months written notice of any changes, except for changes where we have agreed to track a Base Rate or have specified a shorter period in your Agreement.

You can keep up-to-date with our charges or interest rates by telephoning our Customer Service Unit on (+357) 22 65 4400 (open Monday to Friday, 8.30 - 17.00hrs Cyprus time). Call costs may vary – please check with your telecoms provider. Calls may be recorded so that we can monitor the quality of our service and for security purposes.

This item can be provided in Braille, large print or audio by calling 0800 400 100* (via TextDirect if appropriate). If outside the UK please call: +44(0)1624 684 444**.

*The lines are open 8am to 8pm UK time Monday to Friday and 9am to 5pm UK time Saturday and UK bank holidays. Calls to 0800 numbers are free if made from a UK landline.

**The lines are open 24 hours a day, 7 days a week except on December 25 when lines are closed.

Call costs may vary – please check with your telecoms provider. Calls may be recorded so that we can monitor the quality of our service and for security purposes.

Barclays Wealth is the wealth management division of Barclays and operates through Barclays Bank PLC and its subsidiaries.

Barclays Bank PLC is registered in England and is authorised and regulated by the Financial Services Authority. Registered No: 1026167. Registered Office: 1 Churchill Place, London E14 5HP.

Barclays Bank PLC is authorised by the Central Bank of Cyprus to conduct banking and investment business.

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