



Terms and Conditions

Dear Valued Clients,

Banque BEMO is pleased to put at your disposal the updated document listing the standard fees and charges applied on various banking operations whereby the Bank reserves the right to modify them at its sole discretion. Errors &/or omissions are excepted.

Sincerely yours,
Banque BEMO SAL

Documentary Credits - Import	Currency EUR or e/v	Conditions	
Opening of Letters of Credit, extension and or increase of amount	EUR	3‰ p.q. or part thereof (or per indivisible quarter)	200
Amendment commission (unless increase or extension of the LC)	EUR	Minimum	100
Acceptance or undertaking to pay on a deferred payment	EUR	3% p.a. Minimum	250

Plus Swift & Courier fees where applicable

Documentary Credits - Export	Currency EUR or e/v	Conditions	
Advising Commission, extension and or increase of amount	EUR	2‰ Minimum Maximum	200 1500
Amendment commission (unless increase or extension of the LC)	EUR		100
Payment Commission	EUR	2‰ per amount of documents Minimum	250
Confirmation Commission	EUR	By arrangement (or subject to general market conditions) Minimum	250
Deferred payment acceptance	EUR	By arrangement (or subject to general market conditions)	250
Handling fees <i>Plus Swift & Courier fees where applicable</i>	EUR	Minimum	150

Documentary Collections - Import	Currency EUR or e/v	Conditions	
Import collection commission	EUR	2: per amount of documents 0inimum	200
Aval commission	EUR	3% p.a. Minimum	250
Unpaid return documentary collection - on top of courier fees and correspondent charges <i>lus ift ourier fees here applica le</i>	EUR		200

Documentary Collections - Export	Currency EUR or e/v	Conditions	
ollection commission against payment	EUR	per amount of documents inimum	100
ollection commission free of payment	EUR		100
Unpaid returned documentary collection - on top of courier fees and correspondent charges	EUR	lat commission	200
endment commission <i>lus ift ourier fees here applica le</i>	EUR	lat commission	50

Letters of Guarantee & Standby Letter of Credit	Currency EUR or c/v	Conditions	
Financial Guarantees - Standby LC	EUR	3% p.a. minimum	250
Bid Bond Guarantees	EUR	2% p.a. minimum	200
Performance Guarantees	EUR	3% p.a. minimum	250
Advance Payment Guarantee	EUR	3% p.a. minimum	250
Maritime Letters of Guarantee	EUR	Per month	150
Mobile phone Guarantee	EUR		100
Amendment (unless increase or extension of LG or Standby LC)	EUR		100
<i>Plus Swift & Courier fees where applicable</i>			

General

Service Charges - Miscellaneous/exceptional	EUR		200
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Incoming Transfers	Currency EUR or c/v	Conditions	Value
Incoming Transfers	EUR	25	+ 2working days
Repair Fees	EUR	25	

Outgoing Transfers	Currency EUR or c/v	Conditions	Value
Local Transfer	EUR	40	
Transfer Abroad	EUR	1‰ minimum 30, maximum 200	
EDD - Extended due Diligence Review: Handling; investigation.	EUR	125	
Amendment, cancellation, inquiry.	EUR	125	

Outgoing Transfers	Currency EUR or c/v	Conditions	Value
Copy of transaction advice	EUR		10

Cheques	Currency EUR or e/v	Conditions	Value
Cheques Collection - Clearing	EUR	5 + Clearing fees	
Cheques Collection Outside Cyprus	EUR	Case by Case	
Courier Fees	EUR	50	
Banker's Cheque issuance	EUR	30	
Cheques Returned Unpaid - Outside Cyprus	EUR	15	
Courier Fees	EUR	50	
Fees on Fixed Term Deposit contract	EUR	5	
Attestation requested	EUR	20	
Fees on statement of Account	EUR	6	Per sub-account
Annual Maintenance fees	EUR	300	
Account Opening Fees	EUR	200	
Arrangement fees	EUR	0.50% Min EUR 500	

Errors &/or omissions excepted.
The Bank reserves the right to modify, at its sole discretion, the above terms and conditions.