

Compare the Deposit products

Bank of Cyprus



PRODUCT	FREQUENCY OF DEPOSITS	MINIMUM INITIAL DEPOSIT	MAXIMUM AMOUNT	PRODUCT DURATION	OPTION TO WITHDRAW MONEY BEFORE THE AMOUNT MATURES	PAYMENT OF INTEREST	INTEREST RATE	%
							FOR AMOUNTS	
Traditional Savings Account	Unlimited	No restriction	Unlimited	Ongoing	Unlimited	At end of each year	Adults	0,00
							Minors	0,20
Instant access	Unlimited	No restriction	Unlimited	Ongoing	Unlimited	At end of each year	0,00	

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Notice accounts								
8-day notice account	Unlimited	No restriction	Unlimited	Ongoing	Unlimited provided 8 days' notice is given	At end of each year	Up to €20.000	0,00
							€20.001 - €100.000	0,00
							Over €100.000	0,02
35-day notice account	Unlimited	No restriction	Unlimited	Ongoing	Unlimited provided 35 days' notice is given	At end of each year	Up to €20.000	0,05
							€20.001 - €100.000	0,10
							Over €100.000	0,15
90-day notice account	Unlimited	No restriction	Unlimited	Ongoing	Unlimited provided 90 days' notice is given	At end of each year	Up to €20.000	0,20
							€20.001 - €100.000	0,25
							Over €100.000	0,30
180-day notice account	Unlimited	No restriction	Unlimited	Ongoing	Unlimited provided 180 days' notice is given	At end of each year	Irrespective of amount	0,50
8 days e-Notice account	Unlimited	€ 200	Unlimited	Ongoing	Unlimited provided 8 days' notice is given	At end of each year	Up to €20.000	0,00
							€20.001 - €100.000	0,02
							Over €100.000	0,05
35-days e-Notice account	Unlimited	€ 200	Unlimited	Ongoing	Unlimited provided 35 days' notice is given	At end of each year	Up to €20.000	0,10
							€20.001 - €100.000	0,15
							Over €100.000	0,20
90-days e-Notice account	Unlimited	€ 200	Unlimited	Ongoing	Unlimited provided 90 days' notice is given	At end of each year	Up to €20.000	0,30
							€20.001 - €100.000	0,40
							Over €100.000	0,50
180-day e-Notice account	Unlimited	€ 200	Unlimited	Ongoing	Unlimited provided 180 days' notice is given	At end of each year	Up to €50.000	0,50
							Over €50.000	0,60

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e-Products								
e-Instant	Unlimited	€ 1	Unlimited	Ongoing	Unlimited	At end of each year	0,02	
e-fixed deposit (Euro) 1 month	Once when the deposit is opened	€1000	No deposit other than the initial one is permitted	1 month	Not available	At the account expiry/renewal date	Up to €50.000	0,08
							Over €50.000	0,10
e-fixed deposit (Euro) 3 months	Once when the deposit is opened	€1000	No deposit other than the initial one is permitted	3 months	Not available	At the account expiry/renewal date	Up to €50.000	0,10
							Over €50.000	0,15
e-fixed deposit (Euro) 6 months	Once when the deposit is opened	€1000	No deposit other than the initial one is permitted	6 months	Not available	At the account expiry/renewal date	Up to €50.000	0,15
							Over €50.000	0,20
e-fixed deposit (Euro) 9 months	Once when the deposit is opened	€1000	No deposit other than the initial one is permitted	9 months	Not available	At the account expiry/renewal date	Up to €50.000	0,20
							Over €50.000	0,25
e-fixed deposit (Euro) 12 months	Once when the deposit is opened	€1000	No deposit other than the initial one is permitted	12 months	Not available	At the account expiry/renewal date	Up to €50.000	0,35
							Over €50.000	0,40
e-fixed deposit (Euro) 18 months	Once when the deposit is opened	€1000	No deposit other than the initial one is permitted	18 months	Not available	At the account expiry/renewal date	Up to €50.000	0,60
							Over €50.000	0,65

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Fixed Deposits								
Classic Fixed term deposit	Once when the deposit is opened	No restriction	No deposit other than the initial one is permitted	Choice of 1, 3, 6, 9, 12, 18, 24 months	Not available	At the account expiry date	Learn about the current interest rate in-branch	
Upfront fixed term deposit	Once when the deposit is opened	No restriction	No deposit other than the initial one is permitted	Choice of 3, 6 or 12 months	Not available	Up front when the account is opened	Learn about the current interest rate in-branch	
Monthly Fixed term deposit	Once when the deposit is opened	No restriction	No deposit other than the initial one is permitted	Choice of 6 or 12 months	Not available	Interest is paid monthly	Learn about the current interest rate in-branch	
Flexi Fix Fixed term deposit	Once when the deposit is opened	No restriction	No deposit other than the initial one is permitted	Choice of 6 or 12 months	Once if the fixed-term deposit is for 6 months and twice if it is for 12 months. No withdrawal can exceed 10% of the initial deposit	At the account expiry date	Learn about the current interest rate in-branch	

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Saving Accounts								
Kids savings account	Automatic transfer of a regular amount every month from an adult's account to the Kids Savings account	€ 30	€ 500	12 months, renewable automatically	Not available. The money can only be withdrawn when the child comes of age.	At the account expiry date	0,50	
Flexible savings account	Unlimited	€ 30	€2000	12 months, renewable automatically	Not available	At the account expiry date	0,10 plus a 0.50 bonus interest rate	
Steady savings account	Automatic transfer of a regular amount every month to the Steady savings account	€ 30	€ 500	12 months, renewable automatically	Up to 2 times during the 12-month period irrespective of amount, free of charge	At the account expiry date	0,30	
SurPlus savings account	Automatic transfer of the amount in your current account which exceeds the specific limit you have set	€ 30	Unlimited	12 months, renewable automatically	Up to 4 times during the 12-month period free of charge provided that the amount withdrawn does not exceed 10% of the total deposit at the time of withdrawal	At the account expiry date	0,30	
Save a la Card Savings Account	For every transaction entered into using your card, the Bank rounds up the amount to the next 1, 5 or 10 euro and the total amount collected each month is transferred to your Save a la Card account	€ 10	Unlimited	12 months, renewable automatically	Up to 4 times during the 12-month period free of charge provided that the amount withdrawn does not exceed 95% of the total deposit at the time of withdrawal	At the account expiry date	0,30	