

**CrediaBank**  
**BANKING TRANSACTIONS PRICE LIST**

**NOTES**

This Price List is subject to periodic review.

The commission rates listed are basic and may increase or decrease in special cases.

This Price List includes the Bank's standard basic transactions and does not cover all possible cases. For that reason, you are advised to consult the relevant Bank officers before carrying out any transaction.

In cases of adjustments to pricing terms, if you disagree with the revised pricing, you may notify the Bank and terminate your contract without penalty and with immediate effect. If you do not notify us of your rejection before the new pricing terms take effect, it will be considered that you have accepted them.

**Lending Accounts**

Lending accounts are governed by the same provisions as deposit accounts with regard to:

- Cheques drawn on lending accounts
- Cheques credited to loans
- Cash deposits

**Deposit of Cheques/Securities**

The value dates applied do not protect the Bank against the return of unpaid cheques; therefore, appropriate safeguards must be taken to ensure that cheques are not released and drawn before the risk of return has been eliminated.

For the determination of value dates, all cities within the Prefectures of Attica, Piraeus and Islands are considered as one city, except for Erythres, Megara, Spetses, Hydra, Lavrio, Aegina, Salamina, and the provinces of Troizinia and Kythira.

Each Branch Manager has the discretion to refuse the deposit of cheques where, in the Manager's opinion, the prescribed value dates are insufficient to ensure successful collection.

Public holidays occurring between the date of deposit and the applicable value date are added to the number of days for determining the value date.

In the event that cheques credited to an account are returned unpaid, the relevant charge will be effected using the same value date as that applied to the credit, irrespective of whether the account is interest-bearing or interest-free.

Commissions for cheque collection are collected in advance. The return of unpaid cheques does not affect commissions already received.

**Value Dates for Post-Dated Cheques**

Post-dated cheques are deposited into lending or deposit accounts on the date of their issue, subject to the relevant value dates.

When the value dates of a cheque are reduced or the cheque is accepted as cash in accordance with approved limits, interest is charged at a rate equal to the MLR plus 2.5% on the reduced number of value dates.

Payment Orders (Organisations) and Standing Orders: See corresponding table.

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1. CASH DEPOSITS / WITHDRAWALS		
CASH DEPOSIT	FIXED FEE OR %	VALUE DATE
Euros in interest-bearing professional (sight) accounts		1 day
Euros in other accounts		Same day
Euros for opening a fixed-term deposit		Same day
Euros in foreign currency accounts		2 days
Foreign banknotes in foreign currency accounts	1% (minimum €1.50)	4 days
CASH WITHDRAWAL	COMMISSION TYPE	VALUE DATE
Euros from a Euro account	No charge	Same day
Euros from a foreign currency account	No charge	Same day
Foreign banknotes from a foreign currency account	No charge	Same day
TRANSFER BETWEEN ACCOUNTS WITHIN THE BANK	COMMISSION TYPE	VALUE DATE
<b>In Euro</b>		
From a Euro account to a Euro account of the same or a different customer	No charge	Same day
<b>In Foreign Currency</b>		
Transfer to an account of the same or a different customer	No charge	Same day

## 2. ACCOUNT MANAGEMENT EXPENSES

TYPE OF SERVICE	FIXED FEE OR %	MINIMUM	NOTES
Issue of Account Statement for Sight and Current Accounts upon customer's request (in addition to monthly statement)	Fixed fee €3	-	-
Account block/unblock with a Court Order	No charge	-	-
Costs of notice to inactive account holders before the 20-year period elapses	<ul style="list-style-type: none"> <li>Greece: Ordinary mail: € 2 Registered mail: € 3</li> <li>Abroad: Ordinary mail: € 10 Registered mail: € 20</li> </ul>	-	-
Management fees for business sight accounts (excluding public and broader public sector accounts)	Fixed fee €20 semi-annually	-	<ul style="list-style-type: none"> <li>Applies only to active accounts</li> <li>Refers to a calendar semester and is charged on 30 June and 31 December; no proportional adjustment for the months of holding the account.</li> </ul>

### 3. CHEQUE TRANSACTIONS

TYPE OF SERVICE	FIXED FEE OR %	MINIMUM	MAXIMUM	VALUE DATE	NOTES
<b>I. Private Cheque CrediaBank</b>					
Deposit into an interest-bearing account	-	-	-	1 day	-
<b>II. Bank Cheque CrediaBank</b>					
Deposit into an interest-bearing account	-	-	-	Same day	-
Issuance in Euros by debiting the account	0.25 % Cobalt: 0.20 %	€ 15 Cobalt: € 10	€ 200 Cobalt: € 150	-	When issuing bank cheques, SWIFT charges, postage and other applicable fees are collected where relevant.
<p>Issuance of a Bank Cheque without commission in the following cases:</p> <ul style="list-style-type: none"> <li>i. Cheques to the order of the beneficiary(-ies) of an account instead of cash.</li> <li>ii. Cheques to the order of the State and the Bank of Greece relating to obligations to the State. Cheques issued to the order of legal entities governed by public law are not exempt from commission.</li> <li>iii. Cheques to the order of the National Social Security Fund (EFKA) for payment of any debts to such fund.</li> <li>iv. Cheques payable to the Directorate of State Lotteries, on behalf of agents and lottery retailers, for the payment of debts arising from the purchase of lottery tickets.</li> <li>v. Cheques issued from home loan financing facilities payable to the order of property sellers.</li> <li>vi. Cheques issued from financing facilities authorised by specific decisions of Monetary and Supervisory Authorities</li> </ul>					
Revocation due to loss or theft	Fixed fee € 30	-	-	-	-
<b>III. Private Cheque of other Banks in Euro</b>					
Deposit via DIAS Cheque	-	-	-	3 days	-
Deposit via Classical Clearing or for an amount exceeding € 1,000,000	-	-	-	5 days	-
Purchase upon approval for reduced value date	-	-	-	-	Interest charged at MLR + 2.5% for reduced number of value dates.
Domestic values for collection (cheques and bills of exchange)	0.80 %	€ 14	-	-	Extension / return unpaid: € 20 per cheque

3. CHEQUE TRANSACTIONS					
TYPE OF SERVICE	FIXED FEE OR %	MINIMUM	MAXIMUM	VALUE DATE	NOTES
<b>IV. Private Cheque of other Banks in Foreign Currency</b>					
Purchase of cheque drawn in another country	-	-	-	Collection Letter only	-
Deposit of cheque issued by Greek banks in Foreign Currency	0.80 %	€ 14	€ 150	-	-
<b>V. Bank cheque of other Banks in Euro</b>					
Deposit into an account	-	-	-	1 day	-
Purchase of a bank cheque, when not deposited into an account (except term deposit), upon approval for reduced value date	-	-	-	-	Interest charged at MLR + 2.5% for reduced number of value dates.
<b>VI. Bank cheque of other Banks in foreign currency</b>					
Deposit of cheque in the currency of the country of issue	-	-	-	20 days	-
Deposit of cheque in a different currency of the country of issue	-	-	-	30 days	-
Deposit of cheque drawn in Greece	-	-	-	-	-
Deposit of bank cheque issued by Greek banks in Foreign Currency	0.80 %	€ 14	€ 150	-	-



#### 4. CHEQUES MANAGEMENT

TYPE OF SERVICE	FIXED FEE OR %	MINIMUM	NOTES
Issuance of cheque books	Fixed fee € 1.50	-	Per sheet
Reprocessing of dishonoured cheques drawn on bank customer accounts	Fixed fee € 30	-	-
Return of customer-assigned cheque	Fixed fee € 20	-	-
Revocation of cheque payment	Fixed fee € 15	-	-
Commissions on pledged cheques	1 %	€20	-
Replacement of post-dated cheques	Fixed fee € 7	-	-
Sealing of dishonoured cheque upon request of the bearer (customer)	Fixed fee € 20	-	-
Cheque cancellation	€ 2	-	Per sheet
Extension of pledged cheques / bills of exchange	€ 20	-	Per item

## 5. TRANSACTIONS IN FOREIGN CURRENCY

TYPE OF SERVICE	FIXED FEE OR %	MINIMUM	NOTES
<b>I. Withdrawal of Foreign Banknotes from Foreign Currency Deposit Accounts</b>			
Up to USD 5,000	-	-	-
Exceeding USD 5,000	Fixed fee € 7.50	-	-
<b>II. Purchase and sale of Foreign Banknotes</b>			
Up to € 150	Fixed fee € 3	-	-
Above € 150	Fixed fee € 6	-	-
<b>III. Selling (Issuing) Travellers Cheques</b>	0.10 %	€ 6	
<b>NOTES</b> <ul style="list-style-type: none"> <li>- All transactions listed above are subject to the commission on Foreign Exchange Transactions, as set out in the relevant section of this Price List.</li> <li>- If a third-party bank intermediates, additional commissions and charges apply according to the intermediary bank's price list.</li> </ul>			

6. FUND TRANSFERS (REMITTANCES) VIA BRANCH NETWORK			
TYPE OF SERVICE	FIXED FEE OR %	MINIMUM	NOTES
<b>I. Outgoing credit transfers</b>			
<b>BEN/SHA Orders to another Bank within SEPA in EUR (DCT – SWIFT)</b>			SWIFT orders are carried out only by branches
- Up to € 12,500 (Normal / Direct Priority)	Fixed fee € 12 Cobalt: Fixed fee € 8	-	-
- € 12,500.01 – € 50,000 (Normal / Direct Priority)	Fixed fee € 35 Cobalt: Fixed fee € 22.75	-	-
- € 50,000.01 – € 100,000 (Normal / Direct Priority)	Fixed fee € 100 Cobalt: Fixed fee € 65	-	-
- € 100,000.01 – € 150,000 (Normal Priority)	Fixed fee € 300 Cobalt: Fixed fee € 195	-	-
- € 150,000.01 and above (Normal Priority)	Fixed fee € 300 Cobalt: Fixed fee € 195	-	-
<b>OUR Orders to another Bank (only within Greece) in EUR (DCT – SWIFT)</b>			OUR orders are handled only within Greece
- Up to € 12,500 (Normal / Direct Priority)	Fixed fee € 1.15 Cobalt: Fixed fee € 0.75	-	Collected in addition to SHA commission
- € 12,500.01 – € 50,000 (Normal / Direct Priority)	Fixed fee € 5 Cobalt: Fixed fee € 3.25	-	Collected in addition to SHA commission
- € 50,000.01 – € 100,000 (Normal / Direct Priority)	Fixed fee € 15 Cobalt: Fixed fee € 9.75	-	Collected in addition to SHA commission
- € 100,000.01 – € 150,000 (Normal Priority)	Fixed fee € 15 Cobalt: Fixed fee € 9.75	-	Collected in addition to SHA commission
- € 150,000.01 and above (Normal Priority)	Fixed fee € 15 Cobalt: Fixed fee € 9.75	-	Collected in addition to SHA commission
<b>SHA Orders to another Bank in EUR &amp; Foreign Currency (SWIFT)</b>			SWIFT orders are carried out only by branches
- Up to € 12,500	Fixed fee € 20 Cobalt: Fixed fee € 13	-	-
- € 12,500.01 – € 50,000	Fixed fee € 45 Cobalt: Fixed fee € 29.25	-	-
- € 50,000.01 – € 100,000	Fixed fee € 225 Cobalt: Fixed fee € 146.25	-	-

## 6. FUND TRANSFERS (REMITTANCES) VIA BRANCH NETWORK

TYPE OF SERVICE	FIXED FEE OR %	MINIMUM	NOTES
- € 100,000.01 – € 150,000	Fixed fee € 225 Cobalt: Fixed fee € 146.25	-	-
- € 150,000.01 and above	Fixed fee € 300 Cobalt: Fixed fee € 195	-	-
<b>OUR Orders to another Bank in EUR &amp; Foreign Currency (SWIFT)</b>			SWIFT orders are carried out only by branches
- Up to € 12,500	0.30 % Cobalt: 0.20 %	-	Min € 25 / Max € 300 Cobalt: Min € 16 / Max € 195
- € 12,500.01 – € 50,000	0.30 % Cobalt: 0.20 %	-	Min € 25 / Max € 300 Cobalt: Min € 16 / Max € 195
- € 50,000.01 – € 100,000	0.30 % Cobalt: 0.20 %	-	Min € 25 / Max € 300 Cobalt: Min € 16 / Max € 195
- € 100,000.01 – € 150,000	0.30 % Cobalt: 0.20 %	-	Min € 25 / Max € 300 Cobalt: Min € 16 / Max € 195
- € 150,000.01 and above	0.30 % Cobalt: 0.20 %	-	Min € 25 / Max € 300 Cobalt: Min € 16 / Max € 195
<b>Other outgoing order fees</b>			Collected in addition to the applicable commissions and charges
- Fees for urgent messages	Fixed fee € 10	-	-
- Insufficient or incomplete instructions	Fixed fee € 20	-	-
- Insufficient or incomplete instructions Cancellation - modification of remittance - Investigation of a remittance to a correspondent	Fixed fee € 70	-	-
- SWIFT notification charges	Fixed fee € 20 Cobalt: Fixed fee € 13	-	-
<b>Credit card payment of other banks, transfer of credit card debit balance, transfer of loan balance</b>			
- Charged to the account	Fixed fee € 2	-	-
- In cash (if applicable)	Fixed fee € 3	-	-

### NOTES

- Commissions are paid in advance and are not refunded under any circumstances, regardless of the outcome of the order.
- For all Swift orders, additional SWIFT charges are incurred according to the table "Other outgoing order fees".
- Expenses of correspondents who may act as intermediaries for sending the amount to the receiving bank are deducted by the intermediary bank from the amount of the transfer.
- When the commission type is SHA, the originator and beneficiary are each charged their own bank's commissions respectively. When the commission type is OUR, the originator prepays the entire commission (is charged with the fees of both the ordering bank and the paying bank) and the beneficiary receives the full amount of the order free of charge.
- For all orders with an output indication OUR: In case additional charges are required by the beneficiary's bank and/or intermediary banks, the bank reserves the right to charge the customer subsequently.

## 6. FUND TRANSFERS (REMITTANCES) VIA BRANCH NETWORK

TYPE OF SERVICE	FIXED FEE OR %	MINIMUM	NOTES
<ul style="list-style-type: none"> <li>Orders in Foreign Currency or EUR via SWIFT are sent with a two business day valeur. The valeur is differentiated if the foreign currency payment system is different, or if an official currency holiday is inserted</li> <li>The European Economic Area (SEPA) consists of: <ul style="list-style-type: none"> <li>the European Union (EU) - Eurozone Countries (18 countries): Austria, Belgium, France, Germany, Greece, Estonia, Ireland, Spain, Italy, Croatia, Cyprus, Latvia, Lithuania, Luxembourg, Malta, the Netherlands, Portugal, Slovakia, Slovenia, Finland.</li> <li>the European Union (EU) – Countries with different currency (9 countries): Bulgaria, Denmark, Hungary, Poland, Romania, Sweden, the Czech Republic.</li> <li>Countries outside the European Union: Andorra, Vatican City, Gibraltar, Switzerland, Iceland, Liechtenstein, United Kingdom, Monaco, Norway, San Marino.</li> <li>Areas (where European law applies): Saint Barthélemy, Saint Martin, Azores, French Guiana, Guadeloupe, Canary Islands, Mayotte, Madeira, Martinique, Saint Pierre and Miquelon, Åland Islands, Réunion.</li> </ul> </li> <li>In each case where a foreign exchange conversion is carried out concerning the issuance of an order, an additional commission is collected on the foreign exchange transaction of 0.10% on the value of the transaction with a minimum of € 3 &amp; a maximum of € 50. A 35% discount applies for Cobalt customers, with a minimum of € 3 and a maximum of € 32.</li> <li>The customer's instructions are considered incomplete when they do not contain the information necessary for the execution of the payment, such as, but not limited to: A) the BIC of the beneficiary's bank, B) the lack of a beneficiary's IBAN for SEPA orders</li> </ul>			
<b>II. Incoming credit transfers and remittances</b>			
<b>Incoming BEN/SHA orders within SEPA in EURO (DCT - SWIFT)</b>			
- Up to € 20	No charge	-	-
- € 20.01 – € 12,500	No charge	-	-
- € 12,500.01 – € 150,000	No charge	-	-
- € 150,000.01 and above	No charge	-	-
<b>Incoming BEN/SHA orders outside SEPA in EUROS as well as in Foreign Currencies (SWIFT)</b>			
- Up to € 20	No charge	-	-
- € 20.01 – € 5,000	No charge	-	-
- € 5,000.01 – € 50,000	No charge	-	-
- € 50,000.01 – - € 150,000	No charge	-	-
- € 150,000.01 and above	No charge	-	-
<b>Search for order details</b>			
In case of incomplete information, the order is either investigated or immediately rejected without investigation. In these cases the amount is refunded reduced (on an additional basis) as follows:			
- Up to € 100	Fixed fee € 20	-	-
- € 101 – € 500	Fixed fee € 20	-	-
- € 501 and above	Fixed fee € 20	-	-
<b>Return of order</b>			
- Up to € 100	Fixed fee € 20	-	-
- € 101 – € 500	Fixed fee € 20	-	-
- € 501 and above	Fixed fee € 20	-	-

## 6. FUND TRANSFERS (REMITTANCES) VIA BRANCH NETWORK

TYPE OF SERVICE	FIXED FEE OR %	MINIMUM	NOTES
<b>III. Inter-branch orders</b>			
- Issuing of interbranch order (except in the case of import representatives' commissions)	0.20 %	€ 20	-
- Payment of inter-branch order	-	-	-
o To credit a deposit account without a valeur violation	-	-	-
o Payment in EUR Cash	Fixed fee € 6	-	-

## 7. TRANSACTION DOCUMENTS COMMISSION

TYPE OF SERVICE	FIXED FEE OR %	MINIMUM	NOTES
On the purchase or sale of foreign currency	-	-	This pricing does not apply to Import and Export operations, for which the pricing referred to in the Chapters will apply: 12 "IMPORTS" and 13 "EXPORTS"
- up to € 3.000,00	0.20 %	€ 1.5	-
- € 3,000.01 – € 60,000.00	0.15 %	€ 6	-
- from € 60,000.01 and above	0.05 %	€ 90	-
<b>NOTE</b> It concerns foreign exchange operations for currencies outside the Euro area. It does not cover purchases and sales of foreign banknotes outside the euro area and withdrawals of euro banknotes from foreign exchange accounts. Pursuant to Law 2842/2000, Law 1083/80 was repealed, and thus the commission provided. This commission for currencies outside the Euro-zone is replaced by the above- mentioned commission, which is collected for the entire amount (and not staggered as provided by Law 1803/80).			

## 8. EXPENDITURE - LENDING COSTS, PROFESSIONALS, SMALL & MEDIUM & LARGE ENTERPRISES

TYPE OF SERVICE	FIXED FEE OR %	MINIMUM	NOTES
<b>I. Evaluation and Approval fees for Loans and annual fees for the evaluation of limits for self-employed persons and small enterprises</b>			
Evaluation & approval fees for the amortised loan "Kefalaio Kinisis Taktis Lixis"			Collected when the loan is disbursed
- For a loan amount up to € 30,000	Fixed fee € 350	-	-
- For a loan amount up to € 50,000	Fixed fee € 550	-	-
- For a loan amount up to € 100,000	Fixed fee € 850	-	-
- For a loan amount up to € 250,000	Fixed fee € 1,700	-	-
- For a loan amount over € 250,000	Fixed fee € 2,500	-	-
Evaluation & approval fees for the amortised "Daneio Epaggelmatikou Exoplismou"			Collected when the loan is disbursed
- For a loan amount up to € 30,000	Fixed fee €350	-	-
- For a loan amount up to € 50,000	Fixed fee €550	-	-
- For a loan amount up to € 100,000	Fixed fee €850	-	-
- For a loan amount up to € 250,000	Fixed fee €1,700	-	-
- For a loan amount over € 250,000	Fixed fee €2,500	-	-
Evaluation & approval fees for the amortised "Daneio Epaggelmatikis Stegis"			Collected when the loan is disbursed
- For a loan amount up to € 30,000	Fixed fee €350	-	-
- For a loan amount up to € 50,000	Fixed fee €550	-	-
- For a loan amount up to € 100,000	Fixed fee €850	-	-
- For a loan amount up to € 250,000	Fixed fee €1,700	-	-
- For a loan amount over € 250,000	Fixed fee €2,500	-	-
Evaluation & approval fees for the amortised "Kefalaio Kinisis Taktis Lixis/Epaggelmatikis Stegis/Epaggelmatikou Exoplismou" with full cash collateral	1% on the loan amount	Minimum € 350 Maximum € 850	Collected when the loan is disbursed
Evaluation & approval fees for the amortised "New Start"	-	-	Collected when the loan is disbursed



## 8. EXPENDITURE - LENDING COSTS, PROFESSIONALS, SMALL & MEDIUM & LARGE ENTERPRISES

TYPE OF SERVICE	FIXED FEE OR %	MINIMUM	NOTES
- For a loan amount up to € 100,000	Fixed fee € 300	-	-
- For a loan amount over € 100,000	Fixed fee € 600	-	-
Evaluation & approval fees for the "Daneio gia kataskevi Fotovoltaikou Stathmou of up to 500 kW"	No charge		
Evaluation & approval fees for the "Daneio gia anachrimatodotisi yfistamenou Fotovoltaikou Stathmou of up to 500 kW"	No charge		
Loan evaluation and approval costs "Liquidity Rebound"	Fixed fee € 200	-	-
Annual processing and evaluation costs for "Kefalaio Kinisis Mikron Epichiriseon"	-	-	-
- For a Credit Limit up to € 30,000	€ 400	-	-
- For a Credit Limit up to € 60,000	€ 580	-	-
- For a Credit Limit up to € 100,000	€ 800	-	-
- For a Credit Limit up to € 150,000	€ 1,000	-	-
- For a Credit Limit up to € 250,000	€ 1,500	-	-
- For a Credit Limit up to € 350,000	€ 2,000	-	-
- For a Credit Limit over € 350,000	€3,000	-	-
Annual processing & evaluation costs of financing for the product "Kefalaio Kinisis POS"	Fixed fee € 300	-	-
Monitoring fees for the discounting of interest-free instalments for the product "Proexoflisi Atokon Doseon"	Fixed fee € 300	-	Expenses regarding the annual fixed operational and service cost for monitoring the discounting of interest-free instalments.
Annual Expenses for approval and renewal of "Exoikonomo Epaggelmatiko" (or for Professionals) limit	No charge	-	-
Commission for disbursement of financial products "HOSPITALITY"	For loans up to € 100.000 => € 500 For loans over € 100.000 => € 1,000	-	-
Loan evaluation and approval costs "CrediaBank Invest"			Collected when the loan is disbursed
- For a loan amount up to € 50.000	Fixed fee € 550	-	-
- For a loan amount up to € 100.000	Fixed fee € 850	-	-

## 8. EXPENDITURE - LENDING COSTS, PROFESSIONALS, SMALL & MEDIUM & LARGE ENTERPRISES

TYPE OF SERVICE	FIXED FEE OR %	MINIMUM	NOTES
- For a loan amount up to € 250.000	Fixed fee € 1.700	-	-
- For a loan amount over € 250.000	Fixed fee € 2.500	-	-
Loan evaluation and approval costs "CrediaBank Grant Discounting"			Collected when the loan is disbursed
- For a loan amount up to € 60.000	€ 580	-	-
- For a loan amount up to € 100.000	€ 800	-	-
- For a loan amount up to € 150.000	€ 1.000	-	-
- For a loan amount over € 200.000	€ 1.500	-	-
Annual NSRF processing and evaluation costs - Current			
- For a Credit Limit up to € 30,000	€ 400	-	-
- For a Credit Limit up to € 60,000	€ 580	-	-
- For a Credit Limit up to € 100,000	€ 800	-	-
- For a Credit Limit up to € 150,000	€ 1,000	-	-
- For a Credit Limit up to € 200,000	€ 1,500	-	-
Costs for the issuance of a letter of interest in principle for the financing of an investment project	No charge	-	-
Costs of issuing a certificate of intent to finance an investment project	1% of the subsidised investment budget	€ 150	They are offset against the evaluation costs if the investment project is financed.
<b>II. Expenses, evaluation and approval of Loans to Enterprises</b>			
"CrediaBank EXPORT" loan evaluation and approval costs	0.25% of the funding amount with a minimum amount of € 1,500 and a maximum amount of € 2,500		-
Commission for disbursement of financial products "HOSPITALITY"	For loans up to € 100,000 -> € 500 For loans > 100,000 -> € 1,000		-
Long Term Loan management fees	0.05 %	€ 500	Fees are charged annually and are collected for the entire term of the loan.
Monitoring fees for the discounting of interest-free instalments for the product "Proexoflisi Atokon Doseon"	Fixed fee € 300	-	Expenses regarding the annual fixed operational and service cost for monitoring the discounting of interest-free instalments.
Costs for the issuance of a letter of interest in principle for the financing of an investment project	0.20 % of the investment budget, with a minimum of	€ 200	For Large Corporate and Structured Finance clients, fees will be determined BY AGREEMENT with the client

## 8. EXPENDITURE - LENDING COSTS, PROFESSIONALS, SMALL & MEDIUM & LARGE ENTERPRISES

TYPE OF SERVICE	FIXED FEE OR %	MINIMUM	NOTES
(offset against the appraisal costs, if the financing of the investment project proceeds)	€ 200 and a maximum of € 1,200		
Approved Limits Modification Expenses or Single Request Approval	-	€ 350	"Approved Limits Modification Expenses or Single Request Approval" refers to costs for reviewing the feasibility of modifying previously approved conditions and limits, or costs of reviewing the credit need for one-time credit approval. single credit approval
- Approval fees for the borrower's annual total credit limit	-	-	
- Up to € 150,000	-	€ 300	-
- € 150,001 - € 500,000	-	€ 600	-
- € 500,001 - € 1,000,000	-	€ 1,200	-
- € 1,000,001 - € 5,000,000	-	€ 2,000	-
- - > € 5,000,001	-	€ 3,500	-
Inactivity fees on the unused credit balance	Pricing upon agreement	-	The expenses shall be charged at the end of every calendar year.
Approval procedure, renewal/extension fees for loans in foreign currency or loans with interbank interest rate	Fixed fee € 90	-	-
<b>III. Costs, evaluation and approval of Loans of Subsidised - Co-financed Programmes</b>			
Mentoring – coaching services:	-	-	-
- Educational e-learning platform	No charge	-	-
Costs for the evaluation of a request for term loans through the "Innovation Guarantee Fund" (administrative costs)	Up to 0.5% of the initial loan amount in a lump sum, up to a maximum of € 1,200		-
Long Term Loan management fees	0.05 %	€ 500	Fees are charged annually and are collected for the entire term of the loan. They are also collected in the case of limits/loans through guaranteed programmes, such as the Hellenic Development Bank (HDB), e.g. Hellenic Development Bank Guarantee Fund (HDB-TMEDE) Development Law Financial Instrument Guarantee Fund

**8. EXPENDITURE - LENDING COSTS, PROFESSIONALS, SMALL & MEDIUM & LARGE ENTERPRISES**

TYPE OF SERVICE	FIXED FEE OR %	MINIMUM	NOTES
			(DeLFI GF), Business Growth Fund, TEPIX III Loans Fund, TEPIX III Guarantee Fund, Just Transition Loans Fund, Just Transition Investment Loan Guarantee Fund, unless otherwise provided for.
<b>IV. Commissions on bond loans with CrediaBank as the bondholder</b>			
Organisation Fees	Pricing upon agreement	-	Collected as a lump sum at the signing of the Bond Loan.
Service Fees	Pricing upon agreement	-	Collected on the date the loan is issued and henceforth on every annual anniversary until the maturity of the loan.
Security Custody Fees	Pricing upon agreement	-	Collected on the date the bonds are issued and henceforth on every annual anniversary until the maturity of the loan.
Inactivity Fees	Pricing upon agreement	-	Not applicable when the total bonds are issued within a 3-month period of the contractual documents being signed. After the end of this period and until the end of the loan availability period, the specific commission is charged on the capital of the unissued bonds.
<b>V. Commissions, Leasing</b>			
<b>A. Leasing Services Expenses</b>			
One-off file management costs (on the net value of the Lease Agreement)	up to 1%	-	-
<b>VI. Due Diligence and Mortgage Prenotation Registration Fees for Financing to Professionals, Small Enterprises, and Enterprises</b>	<a href="#">see Ch. 19</a>		
<b>VII. Technical Inspection / Technical Assessment Fees for Financing to Professionals, Small Enterprises, and Enterprises</b>			The borrower shall also bear the fees and expenses of the collaborating valuers required from time to time, such as for property revaluation, certification of project progress, or opinion on building permit lawfulness, etc. Detailed information may be obtained from the competent services of the Branch.
<b>VIII. Other Expenses, Commissions for Financing to Professionals, Small</b>			

## 8. EXPENDITURE - LENDING COSTS, PROFESSIONALS, SMALL & MEDIUM & LARGE ENTERPRISES

TYPE OF SERVICE	FIXED FEE OR %	MINIMUM	NOTES
<b>Enterprises, and Enterprises</b>			
Lending secured by pledge (Warehouse Receipts, shares, mutual fund units, etc.)			
- Value up to € 15,000	2 ‰	with a minimum of € 30	-
- For the value over € 15,000	1 ‰	-	-
Transfer of a contract to another Bank	Fixed fee €800	-	-
Debt settlement	1%	with a minimum of € 90	and a maximum of € 600
Docket-based expenses for information on cheques	0.5%	with a minimum of € 21	-
Docket-based expenses for information on bills of exchange	0.5%	with a minimum of € 21	-
Assignment of contracts or certifications or Price Lists	Fixed fee €44	-	-
Costs for Pledging Deposit and service of the assignment–pledge agreement	Indicatively from € 44/service	-	They are paid only in cases where the loan is secured by a deposit from the debtor.

9. EXPENDITURE - COSTS OF INDIVIDUAL LOANS			
TYPE OF WORK	FIXED FEE OR %	MINIMUM	NOTES
<b>I. Home Credit Services</b>			
Single Request Review & Approval Cost of the "CrediaBank My Home" Home Loan (secured by a notice of mortgage on property)	Fixed fee € 480	-	<ul style="list-style-type: none"> <li>Of such expenditure (€ 480), the amount of € 150 relates to the costs of checking the borrower's solvency and creditworthiness (costs of checking tax information, subscriptions to information services, checking adverse creditworthiness, etc. ), the amount of € 150 to the costs of the initial valuation of the property (property value tables, research through a network of cooperating estate agents, database maintenance), and the amount of € 180 to the costs of final approval (drafting of the offer, drawing up contracts, checks relating to guarantors, freezing of funds before final disbursement).</li> <li>This cost is not included in the final interest rate because it is independent of the term of the loan. The expenditure shall be recovered when the loan is disbursed.</li> </ul>
- For payroll account beneficiaries, Payroll, Payroll Plus, Payroll for Engineers with a valid payroll payment and Cobalt Clients (total amount of deposits >60k) 50% discount on the above expenses	Fixed fee € 240	-	
Single Request Review & Approval Cost of the "CrediaBank Eco Home" Home Loan (secured by a notice of mortgage on property)	Fixed fee € 480	-	
- For payroll account beneficiaries, Payroll, Payroll Plus, Payroll for Engineers with a valid payroll payment and Cobalt Clients (total amount of deposits >60k) 50% discount on the above expenses	Fixed fee € 240	-	
Single Request Review & Approval Cost of the "CrediaBank Buy to Let" Amortised Loan (secured by a notice of mortgage on property)	Fixed fee € 480	-	
- For payroll account beneficiaries, Payroll, Payroll Plus, Payroll for Engineers with a valid payroll payment and Cobalt Clients (total amount of deposits >60k) 50% discount on the above expenses	Fixed fee € 240	-	

## 9. EXPENDITURE - COSTS OF INDIVIDUAL LOANS

TYPE OF WORK	FIXED FEE OR %	MINIMUM	NOTES
Single Request Review & Approval Cost of the CrediaBank My Home/Eco Home/Buy to Let Home Loan with an equivalent cash collateral	Fixed fee € 350	-	<ul style="list-style-type: none"> <li>Of such expenditure (€ 350), the amount of € 150 relates to the costs of checking the borrower's solvency and creditworthiness (costs of checking tax information, subscriptions to information services, checking adverse creditworthiness, etc. ), the amount of € 50 to the costs of the initial valuation of the property (property value tables, research through a network of cooperating estate agents, database maintenance), and the amount of € 150 to the costs of final approval (drafting of the offer, drawing up contracts, checks relating to guarantors, freezing of funds before final disbursement).</li> <li>This cost is not included in the final interest rate because it is independent of the term of the loan. The expenditure shall be recovered when the loan is disbursed.</li> </ul>
For payroll account beneficiaries, Payroll, Payroll Plus, Payroll for Engineers with a valid payroll payment and Cobalt Clients (total amount of deposits >60k) 50% discount on the above expenses	Fixed fee € 175	-	
Single Request Review & Approval Cost of "CrediaBank First Home" Home Loan	No charge	-	-
Single Request Review & Approval Cost of New Start Home Loan	No charge	-	-
Single Request Review & Approval Cost of the "Spiti mou II" Home Loan Programme	No charge	-	-
Single Request Review & Approval Cost of the "Anavathmizo to Spiti mou" Home Loan Programme	No charge	-	-
Home Loan Scheme Conversion review Cost	Fixed fee € 150	-	<ul style="list-style-type: none"> <li>The fees are prepaid and not be refunded to the applicant in case of rejection.</li> <li>The above fees shall be zero for socially vulnerable groups.</li> </ul>
Home Loan Repayment Term Change Review Cost	Fixed fee € 50	-	The fees are prepaid and not be refunded to the applicant in case of rejection.
Home Loan Adjustment Expenditure	Fixed fee € 100	-	The above fees shall be zero for socially vulnerable groups.

## 9. EXPENDITURE - COSTS OF INDIVIDUAL LOANS

TYPE OF WORK	FIXED FEE OR %	MINIMUM	NOTES
Fee for issuing a Letter of Intent for Cancellation of Mortgage Notice	Fixed fee € 20	-	
Management Expenses of "Exoikonomo" (2021), (2023) and (2025)	No charge	-	-
Management Expenses EXOIKONOMO – ANAKAINIZO GIA NEOUS for the part of "EXOIKONOMO"	No charge	-	-
Management Expenses EXOIKONOMO – ANAKAINIZO GIA NEOUS for the part of «Anakainizo»	No charge	-	-
CrediaBank Premier Residence Loan review cost	Fixed fee € 17,500	-	<ul style="list-style-type: none"> <li>This cost is not included in the final interest rate because it is independent of the term of the loan.</li> <li>The expenditure shall be recovered when the loan is disbursed.</li> </ul>
<b>II. Consumer Credit Services</b>			
New Start loan review fee	Fixed fee € 170	-	<p>The loan review fee is collected as a lump sum amount upon disbursement of the loan and concerns the creditworthiness check of the customer and guarantors, the check of adverse data on the TIRESIAS system, the drafting of the internal recommendatory note and the final loan approval fee.</p>
For payroll account beneficiaries, Payroll, Payroll Plus, Payroll for Engineers with a valid payroll payment	No charge	-	
XL Consumer loan review fee	Fixed fee € 250	-	
Special Credit loan review fee	Fixed fee € 200	-	
Cost of CrediaBank Eco LYSEIS loan review	Fixed fee € 150 Fixed fee € 75* *if the loan is granted as an offer through central partnerships	-	
Green Move loan review fee	Fixed fee € 150	-	



## 9. EXPENDITURE - COSTS OF INDIVIDUAL LOANS

TYPE OF WORK	FIXED FEE OR %	MINIMUM	NOTES
- For payroll account beneficiaries, Payroll, Payroll Plus, Payroll for Engineers with a valid payroll payment	No charge	-	
Consumer Loan amendment expense	Fixed fee €70	-	
<b>III. Technical Inspection Fees</b>			
Land Estimate fee Condominium or Independent Dwelling	Fixed fee € 175	-	<ul style="list-style-type: none"> <li>They include a planning legality check.</li> <li>They concern properties with an estimated value of up to € 600,000.</li> </ul>
Land Estimate Cost Condominium or Independent Dwelling and Approval Budget	Fixed fee € 300	-	
Certification Expenditure Progress of Works	Fixed fee € 100	-	-
Revaluation Cost Condominium or Independent Dwelling	Fixed fee € 175	-	<ul style="list-style-type: none"> <li>They include a planning legality check.</li> <li>They concern properties with an estimated value of up to € 600,000.</li> </ul>
Land Revaluation Cost Condominium or Independent Dwelling with external inspection	Fixed fee € 130	-	
Land Revaluation Cost Condominium or Independent Dwelling without inspection (desktop)	Fixed fee € 100	-	
Off-site pay without overnight stay (8-24 hours)	€ 80	-	-
Off-site fee with overnight stay	€ 120/day	-	In cases of overnight stay of the appraiser, an invoice will be issued up to the amount of € 70 (overnight stay and breakfast) with a maximum fee of € 120 / day plus VAT and one night.
Issuance costs Energy Performance Certificate	<ul style="list-style-type: none"> <li>Apartment: € 150</li> <li>Single dwelling: € 190</li> </ul>	-	For property over 150 square meters: additional charge of € 1.50 for each square metre above 150 square metres.
Budget approval fees for works under a CrediaBank Eco LYSEIS consumer loan	Fixed fee € 50	-	-

## 9. EXPENDITURE - COSTS OF INDIVIDUAL LOANS

TYPE OF WORK	FIXED FEE OR %	MINIMUM	NOTES
Total Cost of Property Valuation and Certification of Project of Works under a CrediaBank Premier Residence Loan	Fixed fee € 3,450	-	-

### NOTES

- The Technical Inspection Fees relate to all cases of Retail Banking Mortgage Loans granted with a mortgage on a property or with budget approval, and are collected per audited property before the respective audits are carried out, and are not refundable if the audits are carried out.
- The applicable VAT (currently 24%) is levied in addition.
- Appraisal fees for properties valued at over € 600,000 are agreed on a case-by-case basis with the client according to a quotation and with a minimum of the above. The CrediaBank Premier Residence loan is excluded from the appraisal value limit.
- For estimated properties with a road distance > 40km from the customer's headquarters, travel expenses are charged at € 0.25/km. Expenses of tickets, ferries, tolls are also paid according to the documents to be presented by the appraiser with a maximum fee of € 80 plus VAT.
- For "New Start" mortgage loan applications submitted by 31/3/2026, where the financing amount is up to € 300,000 and the estimated value of the property is up to € 600,000, no technical inspection fees will be charged. This applies to technical inspection on real estate properties. In case a due diligence or technical survey is required on a different property or a second due diligence / technical survey is required for the same property, the applicable charges shall apply.
- For "CrediaBank First Home" mortgage loan applications submitted by 31/3/2026, with a financing amount of up to € 350,000 and an appraised property value of up to € 600,000, no Technical Inspection Fees will be collected. This applies to the technical inspection of one property only. Any inspection of an additional property or any re-inspection of the same property shall be subject to the applicable charges.
- For the "Spiti mou II" Mortgage Loan, no Technical Inspection Fees for the property will be collected. This refers to the appraisal expenses of the financed property for the loan approval to be granted. In case a due diligence or technical survey is required on a different property or a second due diligence / technical survey is required for the same property, the applicable charges shall apply according to the Bank's Price List. In the case of the appraiser travelling off-site, the borrower will bear the travel expenses as well as any other actual travel and accommodation costs.

## IV. Due Diligence and Mortgage Prenotation Registration Fees

[see Ch. 19](#)

Pledging Costs Deposit and service of the assignment-pledging agreement	Indicatively from € 44 / service	-	They are paid only in cases where the loan is secured by a deposit from the debtor.
Total Cost of Due Diligence for CrediaBank Premier Residence Loan	Fixed fee € 2,500	-	The applicable VAT (currently 24%) is levied.

### NOTES

- For "New Start" mortgage applications submitted by 31/3/2026, where the financing amount is up to € 300,000 and the estimated value of the property is up to € 600,000, no property title due diligence fees will be collected. It concerns the title due diligence of a property. In case a due diligence is required on a different property or a second due diligence is required for the same property, the applicable charges will be charged.
- For "CrediaBank First Home" mortgage loan applications submitted by 31/3/2026, with a financing amount of up to € 350,000 and an appraised property value of up to € 600,000, no Due Diligence Fees will be collected. This applies to the title search of one property only. Any title search of an additional property or re-examination of the same property shall be subject to the applicable charges.
- For the "Spiti mou II" Mortgage Loan, no Due Diligence Fees for the property will be collected. This refers exclusively to the title due diligence expenses for the financed property for the loan approval to be granted and does not include any fees related to the registration of a mortgage prenotation or any other expenses associated with the registration of encumbrances on the acquired immovable property, all of which are fully borne by the borrower. In the event of a lawyer travelling to a land registry office off-site, the borrower will bear the travel expenses as well as any other actual travel and accommodation costs. In case a due diligence or technical survey is required on a different property or a second due diligence / technical survey is required for the same property, the applicable charges shall apply. Specific costs are calculated on a case-by-case basis

**9. EXPENDITURE - COSTS OF INDIVIDUAL LOANS**

TYPE OF WORK	FIXED FEE OR %	MINIMUM	NOTES
according to the Bank's Price List.			

## 10. EXPENDITURE - CARD EXPENSES

TYPE OF WORK	FIXED FEE OR %	MINIMUM	NOTES
I. Credit Card Fees			
Type of Card	Annual Subscription		
Visa Credit	€ 25	-	(1), (2)
Visa Credit Gold	€ 50 Cobalt: Free subscription	-	
NOTES			
(1) Up to 2 additional cards Free of charge.			
(2) Charges on transactions made in a currency other than Euro shall be converted in Euro at the rate fixed by the interbank rate of the transaction country on the day they are processed by the Organisation, plus relevant fees amounting to 2.00 % per transaction.			
Visa Credit Business	€ 45	-	(1), (2), (3)
NOTES			
(1) All additional cards Free of charge			
(2) For the Visa Credit Business product, full repayment of the debt is mandatory			
(3) Charges on transactions made in a currency other than Euro shall be converted in Euro at the rate fixed by the interbank rate of the transaction country on the day they are processed by the Organisation, plus relevant fees amounting to 2.50 % per transaction.			
Visa Credit Payroll	Free subscription	-	(1), (2), (3)
Visa Credit Gold Payroll Plus	Free subscription	-	
NOTES			
(1) Up to 2 additional cards Free of charge.			
(2) The free annual subscription is valid as long as payroll is paid to a Payroll/ Payroll Plus account. In case of interruption of salary payments, the Bank reserves the right to apply the existing annual subscription of the respective product (Visa Credit/Visa Credit Gold).			
(3) Charges on transactions made in a currency other than Euro shall be converted in Euro at the rate fixed by the interbank rate of the transaction country on the day they are processed by the Organisation, plus relevant fees amounting to 2.00 % per transaction.			
Technocard Visa Credit Gold	€ 30	-	(1), (2)
Md Visa Credit Gold	€ 30	-	
Lex Visa Credit Gold	€ 30	-	
NOTES			
(1) Up to 2 additional cards Free of charge.			
(2) Charges on transactions made in a currency other than Euro shall be converted in Euro at the rate fixed by the interbank rate of the transaction country on the day they are processed by the Organisation, plus relevant fees amounting to 2.00 % per transaction.			
Card Reissue Fee (loss, theft, wear & tear)	No charge	-	-
PIN reissue fee	No charge	-	-
Over-Limit fee	4% on the excess amount	-	-
Minimum Monthly Payment (the percentage is calculated on the outstanding performing principal)	5%	€5	-
Fees for cash withdrawal using credit limit from the ATMs or at the Bank's teller	No charge	-	-
Fees for cash withdrawal using credit limit from the ATMs of other banks in Greece within & the EEA	No charge	-	Additional charges may arise from the ATM provider

## 10. EXPENDITURE - CARD EXPENSES

TYPE OF WORK	FIXED FEE OR %	MINIMUM	NOTES
Balance inquiry fee at the Bank's ATMs or other banks' ATMs	No charge	-	-
Reissue of Statements	<ul style="list-style-type: none"> <li>€ 1 per account for the last 12 months</li> <li>€ 2 per account covering more than 12 months</li> </ul>	-	-
Document retrieval fee upon customer's request:	<u>Type of document:</u> - Copy of transaction: € 2 / document - Original transaction: € 6 / document - Document T&E (Hotels, Car Rental, Airlines): € 25 / document	-	-
Fees for PIN change/unblocking from the Bank's ATM	No charge	-	-
Fees for PIN change/unblocking from the ATM of other Banks within Greece (DIASATM Service)	Pursuant to interbank bilateral agreements from € 0,08 - € 0,10	-	-
<b>II. Fees for Visa Prepaid Cards</b>			
Prepaid card issue fees	-	-	-
- For an amount from € 30 to € 200	Fixed fee € 3	-	-
- For an amount from € 201 to € 500	Fixed fee € 5	-	-
- For an amount from € 501 to € 3,000	Fixed fee € 9	-	-
Card reissue fee (loss, theft, wear & tear)	Fixed fee € 5	-	-
PIN reissue fee	By text message (SMS): No charge Paper: Fixed fee € 3	-	-
Charges for reloading prepaid cards at a Branch.			
- For an amount from € 30 to € 200	Fixed fee € 1	-	Reloading via e-banking: No charge
- For an amount from € 201 to € 500	Fixed fee € 2	-	Reloading via e-banking: No charge
- For an amount from € 501 to € 3,000	Fixed fee € 4	-	Reloading via e-banking: No charge
Fees for return of uncommitted balance in cash			
- For an amount up to € 50	Zero	-	-

## 10. EXPENDITURE - CARD EXPENSES

TYPE OF WORK	FIXED FEE OR %	MINIMUM	NOTES
- For an amount up to € 50	€ 2 / calendar year of maturity plus € 2.5 request processing fees	-	-
Fees for return of uncommitted balance through new/reloaded active Visa Prepaid Card			
- For an amount up to € 100	Zero	-	-
- For an amount from € 101 to € 200	Fixed fee € 1	-	-
- For an amount from € 201 to € 500	Fixed fee € 2	-	-
- For an amount up to € 501	Fixed fee € 4	-	-
Cash withdrawal fee at the Bank's ATMs	No charge	-	-
Fees for cash withdrawal using a prepaid card from ATMs of other Banks within Greece and the EEA	No charge	-	Additional charges may arise from the ATM provider
Fees for cash withdrawal from ATMs outside the EEA	Fixed fee \$1	-	Additional charges may arise from the ATM provider
Balance inquiry fee at the Bank's ATMs or other banks' ATMs	No charge	-	-
Fees for PIN change/unblocking from the Bank's ATM	No charge	-	-
Fees for PIN change/unblocking from the ATM of other Banks within Greece (DIASATM Service)	Pursuant to interbank bilateral agreements from € 0,08 - € 0,10	-	-
Reissue of Statements	<ul style="list-style-type: none"> <li>• € 1 per account for the last 12 months</li> <li>• € 2 per account covering more than 12 months</li> </ul>	-	-
Document retrieval fee upon customer's request:	<u>Type of document:</u> Copy of transaction document: € 2 / document Original transaction document: € 6/document Documents of T&E transactions (Hotels, Car Rental, Airlines): € 25 / document	-	-

## 10. EXPENDITURE - CARD EXPENSES

TYPE OF WORK	FIXED FEE OR %	MINIMUM	NOTES
<b>NOTES</b> <ul style="list-style-type: none"> <li>- The minimum card issue and loading amount is € 30.</li> <li>- The fee for the return of uncommitted balance is collected prior to the lapse of 20 years from the card's expiry and the fee amount should not exceed the uncommitted balance.</li> <li>- Charges for transactions made in a currency other than Euro will be converted into Euro at the rate set by the interbank rate of the transaction country, on the day of their processing by the Organisation (VISA), plus the relevant charges, currently 2.50% per transaction.</li> <li>- The Bank reserves the right to adjust the above charges by informing customers through any appropriate means.</li> </ul>			
<b>III. Debit Cards</b>			
<b>Visa Debit Business</b>			
Annual Subscription	€ 0	-	-
Card reissue fee (loss, theft, wear & tear)	Fixed fee € 5	-	-
PIN reissue fee	By text message (SMS): No charge Paper: Fixed fee € 3	-	-
Reissue of Statements	<ul style="list-style-type: none"> <li>• € 1 per account for the last 12 months</li> <li>• € 2 per account covering more than 12 months</li> </ul>	-	-
Transaction fees within Greece	No charge	-	-
Transaction fees within Eurozone countries	No charge	-	-
Transaction fees outside Eurozone countries	Charges for transactions made in a currency other than Euro will be converted into Euro at the rate set by the Visa Organisation on the day they are processed thereby, plus the relevant fees, currently 2.50% per transaction.	-	-
<b>IV. Debit Cards-Natural Persons Visa Debit</b>			
Annual Subscription	€ 0	-	-
Card reissue fee (loss, theft, wear & tear)	Fixed fee € 5 Cobalt: No charge	-	-
PIN reissue fee	By text message (SMS): No charge Paper: Fixed fee € 3 Cobalt: No charge	-	-
Reissue of Statements	<ul style="list-style-type: none"> <li>• € 1 per account for the last 12 months</li> <li>• € 2 per account</li> </ul>		

## 10. EXPENDITURE - CARD EXPENSES

TYPE OF WORK	FIXED FEE OR %	MINIMUM	NOTES
	covering more than 12 months	-	-
Transaction fees within Greece	No charge	-	-
Transaction fees within Eurozone countries	No charge	-	-
Transaction fees outside Eurozone countries	Charges for transactions made in a currency other than Euro will be converted into Euro at the rate set by the Visa Organisation on the day they are processed thereby, plus the relevant fees, currently 2 % per transaction	-	-
<b>V. Debit Card Expenses (Natural Persons and Businesses) for ATM transactions</b>			
<b>Transactions at the Bank's ATMs</b>			
- Withdrawals from a CrediaBank account	No charge	-	-
- Deposit into account CrediaBank	No charge	-	-
- Deposit Account Balance Inquiries	No charge	-	-
<b>Transactions at Euronet ATMs</b>			
- Cash Withdrawal	No charge	-	-
- Deposit Account Balance Inquiries	No charge	-	-
- PIN Change/Unblocking	No charge	-	-
<b>Transactions at ATMs of other Banks</b>			
- Withdrawals from a CrediaBank account at an ATM within Greece and the EEA	No charge	-	Additional charges may arise by the ATM provider
- Cash Withdrawal from a CrediaBank account from an ATM outside the EEA	\$ 1 /transaction	-	Additional charges may arise from the ATM provider
- Deposit Account Balance Inquiries	No charge	-	-



## 10. EXPENDITURE - CARD EXPENSES

TYPE OF WORK	FIXED FEE OR %	MINIMUM	NOTES
- PIN Change/Unblocking (DIASATM Service)	According to the bilateral agreements from € 0,08 to €0.10	-	-
<b>VI. Debit card fees of ex Pancreta Bank</b>			
<b>Issuance and management commissions</b>			
- Card subscription (charged upon initial issuance and thereafter annually on the card's issuance anniversary)	€ 7.20 / year	-	-
- Card & PIN reissue fees	No charge	-	-
<b>Transactions at ex Pcb's ATMs using a Bank's debit card</b>			
- Cash deposits	No charge		<ul style="list-style-type: none"> <li>• Cut-Off 14:30 (for ATM without online deposit)</li> <li>• Value date (Valeur) - &gt; Same day</li> </ul>
- Cash Withdrawal	No charge	-	-
<b>Transactions at Euronet ATMs with a Bank's debit card</b>			
- Cash Withdrawal	No charge	-	-
- Deposit Account Balance Inquiries	No charge	-	-
- PIN Change/Unblocking	No charge	-	-
<b>Transactions at ATMs of other banks with a Bank's debit card</b>			
- Withdrawals from ATM of ex Pancreta Bank and Cooperative banks	No charge	-	-
- Purchases made in Greece or abroad	No charge	-	-
- Withdrawals/balance inquiry from ATM in Greece and within the EEA (European Economic Area)	No charge	-	Additional charges may arise from the ATM provider
- Conversion of foreign currency transactions into Euros	No charge		Additional charges may arise from the ATM provider
<b>ATM transactions at the Bank using cards issued by other banks</b>			
- Cash Withdrawal	€ 1.50 (only where the card has been issued within the EEA)	-	Additional charges may arise from the issuing Bank
- Other transactions (balance inquiry, PIN change, PIN unblocking)	No charge	-	Additional charges may arise from the issuing Bank

11. ATMs			
TYPE OF SERVICE	FIXED FEE OR %	MINIMUM	NOTES
<b>ATM transactions at the Bank using cards issued by other Banks in Greece and within the EEA</b>			
Withdrawal	No charge	-	<ul style="list-style-type: none"> <li>• Additional charges may arise from the Card issuer</li> <li>• Free of charge where there is only one ATM in the specific municipal unit</li> </ul>
<b>ATM transactions at the Bank using cards issued by other Banks outside the EEA</b>			
Withdrawal	Fixed Fee € 1.50 /transaction	-	Additional charges may arise from the Card issuer.
<b>Withdrawal with cards issued by other payment service providers outside the Euro-zone and use of the Dynamic Currency Conversion (DCC) service</b>	8% commission on the transaction value	-	-

12. IMPORTS			
TYPE OF SERVICE	FIXED FEE OR %	MINIMUM	NOTES
I. Values from abroad			
Arrangement of bills of lading for cash / on term / against advance payment	0.40 %	€ 35	-
Repayment of time liability	0.30 %	€ 20	-
Extension - Modification of time liability	Fixed fee € 15	-	-
Delivery of bills of lading free of payment	Fixed fee € 15	-	The commission in question shall not be collected in the event that a settlement of the said bills of lading has been effected by our Bank.
Transfer of bills of lading / time instrument to another Bank	Fixed fee € 15	-	-
Return of bills of lading / time instrument without payment or acceptance	Fixed fee € 15	-	-
Noting of time liability	The actual notary fees		-
II. Guaranteed Import Credits			
Opening	0.25 %	€ 40	-
Guarantee	0.80 %	€ 45	The guarantee commission is collected in the case of an uncovered credit opening and is calculated per undivided first quarter from the date of opening and per day until the date of its repayment.
Confirmation	0.20 %	€ 30	The confirmation fee is charged when our Bank instructs the correspondent Bank to add its confirmation and is calculated per indivisible first quarter from the opening of the letter of credit, and per day thereafter until the date of its repayment.
Modification	Fixed fee € 30	-	-
Cancellation	Fixed fee € 30	-	-
Execution / Settlement	0.50 %	€ 40	Always collected during the settlement of the Letter of Credit.
Repayment of time Credit	0.30 %	€ 20	-
Provision of Letter of Credit template	Fixed fee € 20	-	-
Discrepancy Fees	Fixed fee € 30 / per discrepant document		The MT 700 must explicitly state that, in the event of presentation of bills of lading with discrepancies, the relevant

## 12. IMPORTS

TYPE OF SERVICE	FIXED FEE OR %	MINIMUM	NOTES
		-	commission or the corresponding equivalent amount (calculated at the selling rate on the date of Credit payment) shall be withheld.
<b>III. Simple Imports Within the European Union in Euro</b>			Simple Import means the submission for payment of a commercial invoice for the purchase of goods by the customer, without requiring payment for a Commercial Agent, Freight, or Insurance premiums
With SEPA specifications - Without additional fees other than the following			
- Up to € 12,500.00	Fixed fee € 12	-	-
- €12,500.01 – €50,000.00	0.15 %	€ 19	Maximum € 75
Without SEPA specifications - without additional fees other than the following			
- Up to € 12,500.00	Fixed fee € 19	-	-
- €12,500.01 – €50,000.00	0.20 %	€ 25	Maximum € 100
<b>IV. Other Services / Import Expenses</b>			
Foreign currency commission	0.10 %	€6	Maximum € 30
Fees for SWIFT messages, opening of Line of Credit / Letter of Guarantee / Stand By L/C	Fixed fee € 35	-	-
Fees for SWIFT messages for other Import services	Fixed fee € 20	-	-
Fees for Urgent SWIFT message (SAME DAY VALUE)	Fixed fee € 10	-	Collected in addition to the prescribed SWIFT expenses.
Postal expenses	Fixed fee € 5	-	-
Courier fees for Greece / Europe / other continents	-	-	Upon agreement and if the courier company cooperating with the Bank is used.
Foreign Corresponding Bank Fees for Import services	-	-	The amount that will be requested by the respective Corresponding in accordance with the concluded agreements.
Commission for payment of Representative	Fixed fee € 5	-	Collected when payment is made to an account held at another Credit Institution.
Commission for payment of Transportation Company	Fixed fee € 5	-	

**12. IMPORTS**

TYPE OF SERVICE	FIXED FEE OR %	MINIMUM	NOTES
Commission for payment of Insurance Company	Fixed fee € 5	-	
Fees with "OUR" indication	0.15 %	€ 3	Maximum € 100

**GENERAL REMARKS**

- Commissions are calculated at CIF value.
- In case of combined services (e.g. one part being the opening of credit and the other the advance payment balance) are treated as separate services.
- In case of foreign currency conversion (EUR to FC) the commission for the transaction is collected.
- If a third-party bank intermediates, additional commissions and charges apply according to the intermediary bank's price list.
- Payments are remitted with a 2-working day value date for all currencies.
- For each of the above transactions, the respective SWIFT and/or postal costs will be collected in addition.

### 13. EXPORTS

TYPE OF SERVICE	FIXED FEE OR %	MINIMUM	NOTES
<b>I. Values Abroad</b>			
For lading documents in cash/ on time limit	0.40 %	€ 25	-
Extension/modification of value for collection	Fixed fee € 15	-	-
Values with bills of lading Free of Payment	0.15 %	€ 20	-
Order received for the settlement of pending exports for which there is no file - immediate payment	0.07 %	€ 25	-
Refund of unpaid value	0.20 %	€ 15	-
<b>II. Guaranteed Export Credits</b>			
Notification	0.10 %	€ 25	
Transfer to another Bank for execution	Fixed fee € 30	-	Plus fixed fees depending of the transfer method.
Confirmation	0.25 %	€ 35	The Confirmation Commission is collected when the Letter of Credit has been confirmed by our Bank and is calculated per undivided 1st quarter from the opening of the letter of credit and per day until its execution and may differ depending on the credit risk of the country or the Bank being confirmed.
Modification	Fixed fee € 15	-	-
Cancellation or non-execution	Fixed fee € 30	-	-
Transfer to another Beneficiary	Fixed fee € 100	-	-
Execution of Letter of Credit in cash / on time limit	0.40 %	€ 35	-
Pre-examination of bills of lading for Letters of Credit of Exports	Fixed fee € 40	-	Per bills of lading pack
<b>III. Other Services / Export Expenses</b>			
a) Foreign currency commission	0.10 %	€ 6	Maximum € 30
b) Fees for SWIFT messages concerning the forwarding / notification of Letter of Credit for Exports at another Bank	Fixed fee € 35	-	-
c) Other fees for SWIFT messages	Fixed fee € 20	-	-
d) Fees for Urgent SWIFT message	Fixed fee € 10	-	Collected in addition to the anticipated SWIFT fees and concern urgent messages (same day).

### 13. EXPORTS

TYPE OF SERVICE	FIXED FEE OR %	MINIMUM	NOTES
e) Postal expenses	Fixed fee € 5	-	-
f) Courier fees for Greece / Europe other Continents	-	-	Upon agreement and if the courier company cooperating with the Bank is used.
g) Foreign Corresponding Bank Fees for Export services	-	-	The amount that will be requested by the respective Correspondent pursuant to concluded agreements.

#### GENERAL REMARKS

- Export commissions are collected during the payment of the respective incoming remittance.
- In case of foreign currency conversion (FC to EUR) the commission for the transaction is collected.
- If a third-party bank intermediates, additional commissions and charges apply according to the intermediary bank's price list.
- The return of incoming remittances is effected upon confirmation of receipt of the corresponding amounts in our correspondent accounts, with the applicable valeur.

#### 14. ISSUANCE OF LETTERS OF GUARANTEE

TYPE OF SERVICE	FIXED FEE OR %	MINIMUM	NOTES
<b>I. Guarantees in Euros</b>			
Participation in tenders	0.50 %	€ 45	-
Contract performance bond	1 %	€ 50	-
Receipt of advance payments, good payment, merchandise, etc.	1.25 %	€ 50	-
Other material	1.25 %	€ 50	-
Temporary settlements with agencies, customs authorities, and the Bank of Greece	0.45 %	€ 45	-
Duties, replacement of tenths (retentions)	1.25 %	€ 50	-
Fee for the amendment to a letter of guarantee (amount increase/decrease, change of duration, etc.)	Fixed fee € 45	-	-
<b>II. Guarantees in foreign currency</b>			
Participation in tenders	0.75 %	€ 55	-
Contract performance bond	1.25 %	€ 55	-
Receipt of advance payments, good payment, merchandise, etc.	1.40 %	€ 55	-
Other material	1.40 %	€ 55	-
Fee for the amendment to a letter of guarantee (amount increase/decrease, change of duration, etc.)	Fixed fee € 50	-	-
<b>III. Letters of Guarantee to client-members of TEE (Technical Chamber of Greece), Unified Social Security Fund (EFKA)</b>			
Participation in tenders	0.40 %	€ 36	-
Contract performance bond	0.80 %	€ 48	-
Receipt of advance payments, good payment, merchandise, etc.	1 %	€ 48	-
Other material	1 %	€ 48	-
Temporary settlements with agencies, customs authorities, and the Bank of Greece	0.36 %	€ 36	-
Duties, replacement of tenths (retentions)	1 %	€ 36	-
Fee for the amendment to a letter of guarantee (amount increase/decrease, change of duration, etc.)	Fixed fee € 45	-	-
<b>IV. Letters of Guarantee to client-members of TEE (Technical Chamber of Greece), Unified Social Security Fund (EFKA)</b>			
Participation in tenders	0.60 %	€ 45	-
Contract performance bond	1 %	€ 50	-



14. ISSUANCE OF LETTERS OF GUARANTEE			
TYPE OF SERVICE	FIXED FEE OR %	MINIMUM	NOTES
Receipt of advance payments, good payment, merchandise, etc.	1.12 %	€ 50	-
Other material	1.12 %	€ 50	-
Fee for the amendment to a letter of guarantee (amount increase/decrease, change of duration, etc.)	Fixed fee € 50	-	-
<b>V. Other commissions of Letters of Guarantee</b>			
Commission on forfeiture of letter of guarantee	Fixed fee € 60	-	-
Notification of a simple letter of guarantee or a standby letter of guarantee without the Bank's guarantee	Fixed fee € 60	-	-
Notification of amendment of incoming letter of guarantee	Fixed fee € 50	-	-
Confirmation of cancellation of incoming letter of guarantee with a bank beneficiary	Fixed fee € 30	-	-
Letter of intent for the issuance of a letter of guarantee	Fixed fee € 100	-	-
<b>VI. Other Services / SWIFT Expenses</b>			
SWIFT Letter of Credit Opening Charges/ Stand By L/C	Fixed fee € 35	-	-
SWIFT message expenses Other Letter of Credit operations	Fixed fee € 20	-	-
Fees for Urgent SWIFT message	Fixed fee € 10	-	Collected in addition to the anticipated SWIFT fees and concern urgent messages (same day)
Postal expenses	Fixed fee € 5	-	-
Courier fees for Greece / Europe / other continents	-	-	Upon agreement and if the courier company cooperating with the Bank is used
Expenses of Foreign Correspondents for Letter of Credit operations	-	-	The amount that will be requested by the respective Corresponding Bank pursuant to concluded agreements
<b>VII. Guarantees in euro/currency with foreign bank counter-guarantee</b>			<ul style="list-style-type: none"> <li>• For each type of Letter of Guarantee.</li> <li>• Following F.I.G.'s agreement with the Foreign Bank which provides us with the counter-guarantee</li> </ul>
Modification	Fixed fee € 30	-	In accordance with the relevant Terms and Conditions for Financial Institutions

**14. ISSUANCE OF LETTERS OF GUARANTEE**

TYPE OF SERVICE	FIXED FEE OR %	MINIMUM	NOTES
<b>NOTES</b>			
<ul style="list-style-type: none"><li>- Commissions are charged at the start of the undivided quarter in which the Letter of Guarantee is in effect. The collection of commissions at a different periodicity and different effective period is possible after relevant approval.</li><li>- For Letters of Guarantee in EUR and foreign currency of foreign beneficiaries, addition fees for SWIFT message of letters of guarantee or postal expenses are charged.</li><li>- In case of foreign letters of guarantee, corresponding bank fees are also charged and collected.</li><li>- For letters of guarantee in foreign currency, expenses are calculated in Euros, based on the selling rate of the respective currency on the calculation day.</li><li>- If a third-party bank intermediates, additional commissions and charges apply according to the intermediary bank's price list.</li></ul>			

## 15. TRANSACTIONS IN INVESTMENT PRODUCTS

### TYPE OF SERVICE

I. Commissions on Purchase and Sale of Bonds from Selected <sup>(1)</sup> Issuers	Term to Maturity				
	>3 months	3-6 months	6-12 months	1-5 years Cobalt/ Non Cobalt	> 5 years Cobalt/ Non Cobalt
AMOUNT					
- € 3.000 – € 100,000	0.10 %	0.20 %	0.30 %	0.75 % / 0.75 %	1.00 % / 1.00 %
- € 100,001 – € 250,000				0.60 % / 0.75 %	0.75 % / 1.00 %
- from € 250,001				0.45 % / 0.75 %	0.50 % / 1.00 %

(1) Government, Supra-National, Corporate / Investment Grade ONLY

II. Securities transfer fee to another Bank	€ 50 per title
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### NOTES

- The charges are expressed as a percentage of the nominal value in Euros or in the equivalent foreign currency and apply to the entire transaction amount
- The term is the time remaining until the maturity of the bond.
- The above charges are the highest that are collected with respect to financial instrument transactions.
- Clients may also be charged with the Bank's fees for Custody (Dematerialised or Natural Titles), as stated in the respective section herein.
- The amounts refer to the respective currency unit of the bond issue.
- Withholding tax according to the applicable tax regime.
- For Professional Customers and Eligible Counterparties, special pricing is applied for bond transactions.

III. Commissions for transactions in FX FORWARD (OUTRIGHT, FLEXIBLE)	%	
- € 100,000 – € 500,000	0.40 %	
- € 500,000.01 – € 1,000,000	0.30 %	
- from € 1,000,000.01	0.20 %	
IV. Transactions in ATHEX, Mutual Funds	%	MINIMUM
(1) Order of buy-sell of shares in ATHEX via the Bank's network	0.45 %	€ 6
(2) Commissions on transactions on Exchange Derivatives	-	-

(3) Greek Mutual Funds Entry Fees

Category	COBALT			NON COBALT
	€ 3,000 – € 100,000	€ 100,000.01 – € 250,000	€250.000,01+	
Cash Management	0.25 %	0.25 %	0.25 %	0.25 %
Bond	1.00 %	0.75 %	0.65 %	1.50 %
Balanced	1.50 %	1.25 %	1.00 %	2.25 %
Equity	1.75 %	1.50 %	1.25 %	2.50 %

## 15. TRANSACTIONS IN INVESTMENT PRODUCTS

### TYPE OF SERVICE

#### (4) Foreign Mutual Funds Entry Fees

Category	COBALT			NON COBALT
	€ 3,000 - € 100,000	€ 100,000.01 - € 250,000	€250.000,01+	
Cash Manageme nt	0.25 %	0.25 %	0.25 %	0.25 %
Bond	1.75 %	1.50 %	1.40 %	2.00 %
Balanced	2.25 %	2.00 %	1.75 %	2.75 %
Equity	2.50 %	2.25 %	2.00 %	3.00 %
HSBC Select & SRI Mutual Funds	€ 25,000 - € 150,000	€ 150.000,01+		
	2.00 %	1.75 %		

HSBC World Selection 1 and 2 are priced as Bonds; HSBC World Selection 3 as Balanced; and HSBC World Selection 4 and 5 as Equities

#### (5) Switching cost within the same fund family: 1% (where applicable)

(6) Acquisition of Mutual Funds	No charge
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#### (7) Discounts on Mutual Fund and Bond Commissions

Discount Rate based on the Total Ratio (Deposits + Investments)	
Total Ratio	Discount Rate
Up to 250k	0%
250– 500k	10%
500 – 1m	20%
1m +	30%

### V. Securities transfer fee to another Bank

€ 50 per title

## 16. PROVIDED INVESTMENT SERVICES

TYPE OF SERVICE	FIXED FEE OR %	MINIMUM	NOTES	
I. Charges in favour of third parties (Dematerialised Securities System -DSS, ATHEX)				
a) Creation of an Investor Share Account Number in the DSS	-	€ 10	It is collected as a once-off right for the Hellenic Stock Exchange (ATHEX)	
b) Settlement Fees for the transfer of securities from a Transitional Operator's Account to an Investor Account	-	€ 0.50/ settlement order	-	
c) For the provision of the EMIR-TR Service, our Bank pays AthexClear the annual charge which is borne by the liable reporting party. This charge shall be calculated the first time during the calendar year that a report is sent for the liable party.	-	€ 50	-	
d) Commission for using Settlement and Clearing infrastructure in the DSS. Based on the "Total Average Portfolio Value" table below:				
		Size of portfolio		Commission
1	Total Average Account Operator Portfolio Value	€ 15,001	€ 100,000,000	0.0031%
2	Total Average Account Operator Portfolio Value	€ 100,000,001	€ 500,000,000	0.0029%
3	Total Average Account Operator Portfolio Value	€ 500,000,001	€ 2,500,000,000	0.0027%
4	Total Average Account Operator Portfolio Value	€ 2,500,000,001	€ 5,000,000,000	0.0026%
5	Total Average Account Operator Portfolio Value	€ 5,000,000,001	Unlimited	0.0023%
II. Custody Services Custody of securities				
Custody Services - Custody of Intangible Securities - INDIVIDUALS	-	-	-	
Greek Government Treasury Bills	-	-	-	

## 16. PROVIDED INVESTMENT SERVICES

TYPE OF SERVICE	FIXED FEE OR %	MINIMUM	NOTES
Greek Government Interest-Bearing Bonds	No charge	-	-
Greek Government and other issuer Bonds	0.15 % on face value of the bond plus VAT 24 %	-	-
<b>Foreign Shares</b>			
Remuneration of the Custodian	0.10 % annually	-	-
Expenses per transaction	Fixed fee € 6	-	-
<b>Domestic Shares</b>	In accordance with the pricing policy of the respective AEPEY / HAEPEY		
<b>Custody Services - Custody of Physical Securities - INDIVIDUALS</b>			
Safekeeping of securities in physical form (shares, bonds)	0.50 %	€ 50	plus applicable VAT (currently 24 %).
<b>NOTES</b> <ul style="list-style-type: none"> <li>- Custody fees for Investment Companies, Mutual Funds and institutional investors in general, upon specific agreement.</li> <li>- The custodian commission for bonds is calculated on the basis of their nominal value, always collected quarterly.</li> <li>- For unlisted securities: <ul style="list-style-type: none"> <li>a) calculated on the basis of their nominal value</li> <li>b) if the securities are deposited during the first half of the year, the custody fee, although expiring on 31/12, is calculated for one year</li> <li>c) if deposited after 1/7, then the commission is calculated for a 6-month period. After expiry, the allowances are calculated for one year. The depositor of the securities shall not be entitled to a pro rata refund of the custody fees in the event of an extraordinary withdrawal of the securities.</li> <li>d) Commissions are collected in advance.</li> </ul> </li> <li>- All other charges are collected on a monthly basis.</li> <li>- As far as the Clearing of Transactions is concerned, there is no current cost as we are not a Clearing Member of ATHEX.</li> </ul>			
<b>Institutional Custody Services</b>			
Custody of Mutual Funds	By Case		Pricing is agreed with each Investor
Domestic Institutional Investors	-	-	-
Portfolio Maintenance	0.04%	€ 300 per month	plus applicable VAT
Transaction Cost	Fixed fee €1	-	-
Foreign Institutional Investors	-	-	-
Portfolio Maintenance	0.04%	€ 300 per month	Plus applicable VAT
Transaction Cost	Fixed fee €1	-	-
Charges for third parties (ATHEX, CSE, etc.)	-	-	As the applicable operator tariff

## 17. BANK SAFETY DEPOSITS

TYPE OF SERVICE	FIXED FEE OR %	MINIMUM	NOTES
<b>Bank Safety Deposits Leases (Annual Leasing)</b>			
Volume in cubic centimetres			plus applicable VAT
- 10000	Fixed fee € 100	-	
- 18750	Fixed fee € 150	-	
- 31250	Fixed fee € 200	-	
- 62500	Fixed fee € 360	-	

18. FIXED FEES			
TYPE OF SERVICE	FIXED FEE OR %	MINIMUM	NOTES
1. Postal fees for ordinary mail	Fixed fee € 1.5	-	-
2. Postal fees for registered mail	Fixed fee € 3	-	
3. Postal fees for bills of exchange	Fixed fee € 1.5	-	
4. Postal fees for cheques	Fixed fee € 1.5	-	
5. Fees for messages through SWIFT for other services	Fixed fee € 20	-	This pricing does not apply to Import and Export operations, for which the pricing referred to in the Chapters will apply: 12 "IMPORTS" and 13 "EXPORTS"
6. Fees of foreign correspondents	Fixed fee € 9	-	
7. Special additional surcharge "EXPRESS" for domestic correspondence	Fixed fee € 3	-	-
8. Special additional surcharge "EXPRESS" for foreign correspondence	Fixed fee € 6	-	
9. Special additional surcharge for the receipt of any correspondence "UPON RECEIPT"	Fixed fee € 6	-	
- Domestic	Fixed fee € 1.5	-	
- Europe	Fixed fee € 3	-	
- Other Continents	Fixed fee € 6	-	



## 19. LEGAL FEES

TYPE OF SERVICE	FIXED FEE OR %	MINIMUM	NOTES
<b>I. Property Title Due Diligence and Mortgage Prenotation Registration</b>			
<b>Charge Paid by the Client</b> The Single Minimum Charge for Due Diligence and Mortgage Prenotation Registration is € 385.64 and includes: <ul style="list-style-type: none"> <li>• Fee for the Bank's associate counsel per property for title due diligence and issuance of certificate of eligibility for accepting the property as collateral: € 70 + 24% VAT (€ 16.80) = € 86.80</li> <li>• Appearance of the same associate counsel on behalf of the Bank before the lawyer issuing the Deed of Consent to Mortgage Prenotation Registration, the certificate of registration, and issuance of the registration card: € 241 + 24 % VAT (€ 57.84) = € 298.84</li> </ul>	-	€ 385.64	Including VAT, currently 24 %
<b>NOTES:</b> <ul style="list-style-type: none"> <li>- Additional costs to the Minimum Charge. The above fee covers one property (including annexes, components, etc.) or one horizontal property. For more than one property, the € 86.80 cost is charged per property.</li> <li>- Title Due Diligence Fees are collected per property inspected before the inspection and are non-refundable once the inspection is conducted.</li> <li>- The appearance fees of legal counsels before the lawyer issuing the Deed of Consent to Mortgage Prenotation Registration may vary based on local Bar Association pricing regulations.</li> <li>- If minimum lawyer's appearance fees are reviewed by a Bar Association decision, such changes will apply to associate counsels' appearance fees.</li> <li>- The above Single Minimum Charge for Due Diligence and Mortgage Prenotation Registration <u>does not include fees or any costs related to the client's own lawyer</u> appearing before the lawyer issuing the Deed of Consent to Mortgage Prenotation Registration, nor stamping costs, which are borne by the client.</li> <li>- The above Single Minimum Charge for Due Diligence and Mortgage Prenotation Registration also excludes cost of entry in the conveyance records/registration with the competent Land Registry or Cadastral Office (which range from 0.775% to 0.875% on the mortgage prenotation amount, plus ~€100 for application stamping and certificate and summary issuance) which are borne directly by the client.</li> <li>- For title due diligence inspections outside the enforcing party's city or the associate counsel's registered office, the client shall also bear actual travel and accommodation costs.</li> <li>- These provisions do not apply to non-interest-bearing accounts or blocked accounts.</li> <li>- In addition to the Single Minimum Charge for Due Diligence and Mortgage Prenotation Registration, the client must also pay the special advance payment fee (under Article 208 of the Greek Code of Civil Procedure) for the lawyer issuing the deed of consent to mortgage prenotation registration, in accordance with Law 5095/2024, as in force from time to time.</li> <li>- For loan applications under the "Spiti mou II" programme, no property title due diligence fees will be charged. In the event of a lawyer travelling to a land registry office off-site, the borrower will bear the travel expenses as well as any other actual travel and accommodation costs. In case a due diligence or technical survey is required on a different property or a second due diligence / technical survey is required for the same property, the applicable charges shall apply.</li> </ul>			

## 19. LEGAL FEES

TYPE OF SERVICE	FIXED FEE OR %	MINIMUM	NOTES
Fee for Bank's associate counsel (per property) for the entry in the conveyance records in the competent Land Registry or Cadastral Office: €50 + 24% VAT (€12.00) = €62.00	-	€ 62	-
One-off fee for declaration of encumbrance at the Cadastral Office (per registered right)	-	€ 9	plus VAT
Fixed Land Registry Fee: Primary Spaces (per property)	-	€ 35	-
Fixed Land Registry Fee: Auxiliary Spaces (per property)	-	€ 20	-
<b>II. Removal of Mortgage Prenotation</b>			
<b>Charge Paid by the Client</b> The amount of €166.16 includes the fee of the Bank's associate counsel for reviewing the file and appearing before the lawyer issuing the Deed of Consent to Mortgage Prenotation Removal: €134 + 24% VAT (€32.16) = €166.16	-	€ 166.16	-
<b>NOTES:</b> <ul style="list-style-type: none"> <li>- Mortgage Prenotation Removal Charges are collected prior to removal execution.</li> <li>- The appearance fees of legal counsels before the lawyer issuing the Deed of Consent to Mortgage Prenotation Removal may vary based on local Bar Association pricing regulations.</li> <li>- If minimum lawyer's appearance fees are reviewed by a Bar Association decision, such changes will apply to associate counsels' appearance fees before the lawyer issuing the Deed of Consent to Mortgage Notice Removal.</li> <li>- The Minimum Removal Charge does not include fees or any costs related to the client's own lawyer appearing before the lawyer issuing the Deed of Consent to Mortgage Prenotation Removal, nor stamping costs, which are borne by the client.</li> <li>- The Minimum Removal Charge also excludes costs for entry in the conveyance records/registration with the competent Land Registry or Cadastral Office, which are borne directly by the client.</li> <li>- In addition to the above Minimum Removal Charge, the client must also pay the special advance payment fee (under Article 208 of the Greek Code of Civil Procedure) for the lawyer issuing the deed of consent to mortgage prenotation removal, in accordance with Law 5095/2024, as in force from time to time.</li> </ul>			
Research – Real Estate Verification (includes encumbrance check)	-	-	-
Per person and per land registry/cadastral office, regardless of district, if the person has no cadastral record/entries or only one cadastral record/ cadastral entry with property	Fixed fee € 12	-	plus VAT
Per record in the same land registry office when the person holds multiple records.	-	€ 9	<ul style="list-style-type: none"> <li>• plus VAT</li> <li>• Maximum: 50, regardless of the number of records</li> </ul>
Per cadastral sheet and for properties of the same person and in the same cadastral office, if more than one sheet is held.	-	€7	<ul style="list-style-type: none"> <li>• plus VAT</li> <li>• Maximum: 40, regardless of the number of records</li> </ul>

## 19. LEGAL FEES

TYPE OF SERVICE	FIXED FEE OR %	MINIMUM	NOTES
<b>III. Legalisations</b>			
<b>Legal Entities</b>			
<b>Issuance/renewal of clients / legal entities legalisation and representation documents<sup>1</sup></b>	Fixed fee € 25	-	plus VAT
Issuance/renewal of legalisation documents for foreign legal entities	Fixed fee € 40	-	plus VAT
<b>Natural Persons</b>			
Legalisation of natural persons: a) <b>attorneys in fact 2</b> b) <b>heirs 3</b> c) <b>guardians 2</b>	Fixed fee € 40	-	plus VAT
<b>NOTES</b> (1) Legalisation for new clients is free of charge. (2) Fees are collected in advance upon submission of the related documentation to the Bank. (3) Collected only when the client is located and the refund exceeds €300.			
<b>Fees for Service of Judicial Documents</b>	Fixed fee € 35	-	plus VAT
<b>NOTES</b> <ul style="list-style-type: none"> <li>- Court bailiff's fees for each service of legal or any other documents and report preparation:               <ul style="list-style-type: none"> <li>• thirty-five euros (€35.00) from 0 up to and including 12th km. (Zone A)</li> <li>• fifty-five euros (€55.00) from 12th up to and including 32th km. (Zone B)</li> <li>• seventy-three euros (€73.00) from 32th up to and including 62th km. (Zone C)</li> <li>• ninety-five euros (€95.00) from 62th and above (Zone D)</li> </ul> </li> <li>- For service carried out on an island, or on an island different from the one where the court bailiff's office or the court bailiff civil partnership is located, the applicable fee will be that of Zone D, covering all expenses, with the exception of the island of Salamina, which falls under Zone B.</li> <li>- In such cases, the distance in kilometres shall be calculated from the location of the court bailiff's office, as specified in Article 31 (1) of Law 2318/1995 ("Code of Court Bailiffs"), or from the registered office of the court bailiff civil partnership, except for the districts of the Athens and Piraeus Courts of Appeal, where the distance is instead calculated from the Athens Court of Appeal premises.</li> <li>- The witness fee for participation in the constructive service of each document is set at ten euros (€10.00) and is included in the zone rates mentioned above.</li> <li>- If the service cannot be completed for reasons beyond the court bailiff's control, the court bailiff is entitled to 50% of the applicable zone rate.</li> <li>- The fee for electronic service, as per Article 122(5) of the Greek Code of Civil Procedure, is €25.00.</li> <li>- For services carried out under Law 3869/2010, the applicable zone rates shall be reduced by 20%.</li> <li>- Where the court bailiff performs multiple services for the same principal, within the same local district and at the same time, the first service will be charged at the applicable zone rate, while any additional services will be charged at the Zone A rate.</li> </ul>			

20. OTHER SERVICES				
TYPE OF SERVICE	FIXED FEE OR %	MINIMUM	MAXIMUM	NOTES
<b>I. Acquiring (POS)</b>				
a) Commission for the clearing of transactions through POS terminals	-	-	-	-
- Detailed Pricing Method IRF ++ (UNBLENDED)	0.80 %	-	-	The transaction clearing fee does not include the individual Interchange Fee & Scheme Fee.
- Single Pricing Method (BLENDED)	1.50 %	-	-	For transactions with corporate, virtual and foreign (non-EU) cards, the commission rate is increased by +1.00% of the commission rate for private cards.
- Instant IRIS payments via EFT POS	0.50 %	€ 0,01	-	-
b) Monthly service fee for a POS terminal	-	-	-	The cost includes delivery charges, as well as charges for POS activation, telephone technical support
- Wired POS terminal	Fixed fee € 8	-	-	plus applicable VAT
- Wireless POS terminal	Fixed fee € 9	-	-	plus applicable VAT
<b>II. Cash Transactions</b>				
Banknote & coins counting/sorting service	Banknotes 0.05 % Coins 1 %	€ 30	-	Commission per branch of the Company/Client per month
Immediate cash order (extraordinary dispatch)	-	€ 25	-	Pricing by agreement with the client, based on distance
Euro banknote exchange for coins or banknotes of different denominations	0.15 %	€ 5	€ 300	Bank clients only

20. OTHER SERVICES				
TYPE OF SERVICE	FIXED FEE OR %	MINIMUM	MAXIMUM	NOTES
Coin deposits/exchanges	0.90 %	€ 4	€ 150	Bank clients only
<b>III. Provision of data from the file</b>				In extremely complex cases, the amounts provided for in each case shall be collected in advance and the data shall be provided to the applicant only after consultation with the Legal Services Directorate for the collection of any additional amount for the actual costs.
a) Provision of data from the Branch File	€ 15/ per request	-	-	Each request relates to 10 documents. More than 10 documents are treated as a new request.
b) Provision of data from the Bank Archive (physical/electronic/General)	€ 70/ per request	-	-	
c) Copies of Contracts	€ 40/ per contract	-	-	-
<b>NOTES</b> <ul style="list-style-type: none"> <li>- Commissions are collected in advance.</li> <li>- For the search of a significant number of documents, pricing is agreed upon with the customer according to the requested worktime and with at least the above.</li> <li>- Commissions are not collected when the request is made by judicial or other authorities.</li> </ul>				
<b>IV. Third party property management</b>				
Customers residing abroad	1.5 %	€ 295 annually	-	<ul style="list-style-type: none"> <li>• The commission is calculated for each amount collected on behalf of the customer e.g. rent, stamp duty, security deposit, retroactive fees, sales prices, etc.</li> <li>• The applicable VAT (currently 24%) is levied in addition.</li> </ul>
Customers residing abroad	1 %	€ 150 annually	-	
<b>V. Issuance of letters</b>				
Credit Rating Letter	0.30 % the rate is calculated on the	-	€ 300	The fees are offset with the assessment fees provided

20. OTHER SERVICES				
TYPE OF SERVICE	FIXED FEE OR %	MINIMUM	MAXIMUM	NOTES
	amount of the letter			that the financing of the investment plan goes ahead.
Letter to Chambers, Universities, Certified Public Accountants	Fixed fee € 30	-	-	-
Letter of Reference	Fixed fee € 45	-	-	-
Letter for completing details in the Tiresias files	Fixed fee € 75	-	-	-
Letter for Solvency of technical or other Company	0.25 % the rate is calculated on the amount of the letter	-	-	-
Fees for the issuance of a Bank Update / Detailed Statement of Debts	Fixed fee € 50	-	-	No charge for asset status
Letter confirming bank account and investment products balance	Fixed fee € 20	-	-	No charge for asset status
Confirmation of interest earned on deposits from prior years	Fixed fee € 50	-	-	-
Other confirmations based on the records kept by the Bank (confirmation of incoming and outgoing transfers, confirmation of dividend or bonus payments, confirmation of average or maximum balances)	Fixed fee € 50	-	-	-
<b>VI. Other Services</b>				
Bank garnishment order charges upon recovery	Fixed fee: • Amount recovered up to € 1000 - € 50 • Amount recovered ≥1000,01€ -> €100	-	-	Charged once per garnishment order, collected from the garnisher as a lump sum
Processing of debit files for outstanding debts	Fixed fee: • To Cooperatives: €0.50 per entry • To Companies or Sole Proprietors (mainly in agriculture) €0.80 per entry	-	-	-

21. E-BANKING / MOBILE BANKING		
TYPE OF SERVICE	FIXED FEE OR %	NOTES
Transfer of amount from/to the Bank account (own/third party)	No charge	-
<b>Outgoing orders within SEPA with account credit, with the beneficiary's IBAN and SHA (SLV) charges</b>		Valid for Banks within Greece that participate in the DIAS SCT Instant Service
- from 0 to € 5,000 (Normal / Instant Payments)	Fixed fee € 0.50	-
- € 5,001.01 – €12,500 (Normal / Direct Priority)	Fixed fee € 1.25	-
- € 12,500.01 – €15,000 (Normal / Direct Priority)	Fixed fee € 2	-
15,000.01 – € 50,000 (Normal / Direct Priority)	Fixed fee € 5	-
- € 50,000.01 – € 100,000 (Normal / Direct Priority)	Fixed fee € 8	-
- from € 100,000,01 to € 150,000 (Normal Payments)	Fixed fee € 10	-
from € 150,000,01 and above (Normal Payments)	Fixed fee € 20	-
<b>Outgoing orders within EEA with account credit, with the beneficiary's and OUR fee</b>		For transfers to Banks in Greece, where the option of charging expenses to the originator (OUR) is supported, there may be a charge with an additional commission of the beneficiary's Bank.
- € 0 – € 5,000 (Normal / Direct Priority)	Fixed fee € 0.50	Collected in addition to SHA commission
- from € 5,000.01 to € 12,500 (Normal / Instant Payments)	Fixed fee € 1.15	Collected in addition to SHA commission
- from € 12,500.01 to € 15,000 (Normal / Instant Payments)	Fixed fee € 5	Collected in addition to SHA commission
- from € 15,000.01 to € 50,000 (Normal / Instant Payments)	Fixed fee € 5	Collected in addition to SHA commission
- € 50,000.01 – € 100,000 (Normal / Direct Priority)	Fixed fee € 15	Collected in addition to SHA commission
- from € 100,000,01 to € 150,000 (Normal Payments)	Fixed fee € 15	Collected in addition to SHA commission
- from € 150,000,01 and above	Fixed fee € 15	Collected in addition to SHA commission
<b>Payment of another Bank's Credit Card</b>	Fixed fee €1	-
<b>Payment Orders (Organisations) and Standing Orders</b>	see corresponding table	-
<b>IRIS Payments Service</b>		

21. E-BANKING / MOBILE BANKING		
TYPE OF SERVICE	FIXED FEE OR %	NOTES
- IRIS Payments Personal Originator and Recipient up to € 500	No charge	-
- IRIS Payments Business Originator up to € 500	No charge	-
- IRIS Payments Business Recipient from € 0.01 to € 500	No charge	-
- IRIS Payments e-Commerce	Fixed Fee €0.30 per transaction	The commission is collected for Organisations that do not offer an interchange fee
<b>Various Operations</b>		
- Issuance of cheque books	No charge	Minimum reload amount € 1
- Reload of VISA PREPAID	No charge (Regardless of reload sum)	-
- "One Time Password" (OTP) service	-	-
- Use of the service via SMS Token message delivery	-	-
- SMS OTP (SMS Token) service / Individuals	No charge	plus applicable VAT
- SMS OTP (SMS Token) service / Corporate Clients (per user)	Fixed fee € 10	-