



CHARGES CATALOGUE

Individuals and Small Companies

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CHARGES CATALOGUE

S/N	BRANCH NETWORK		ALPHA 360
CATEGORY A: ACCOUNTS			
1. CASH DEPOSIT			
1.1	Cash Deposit Euro notes: In Euro account In foreign currency account	0,10%, Minimum €3/ Maximum Currency Exchange Fee Per transaction Per transaction	
1.2	Deposits of foreign currency notes: In Euro account In foreign currency account	1%, Minimum €5 plus Currency Exchange Fee 0,50% If different currencies plus Handling Fee	
2. CASH WITHDRAWAL			
2.1	Cash Withdrawal Euro notes From Euro account (including payment of cheque issued on Alpha Bank Cyprus Ltd) From foreign currency account	0,15%, Minimum €5, plus Bank's cost, among others, for transfer from cash transportation company and insurance cover. 0,50% plus Currency Exchange Fee - Per transaction - The fee is payable by the party that will receive the cash withdrawn/paid cheque. - Free of charge for cash withdrawals from Payment Accounts with Basic Characteristics for customers	
2.2	Withdrawal of foreign currency notes	0,50% If different currencies, plus Currency Exchange Fee or Handling Fee	
2.3	Exchange/ Count / Withdrawal of coins	2%, Minimum €10	
2.4	Early Termination of Time Deposit Account	2% On the withdrawal amount for the remaining period, until the expiry date of the Time Deposit	2%
2.5	Notice Accounts: Withdrawal without notice	2% The fee is calculated on the amount of the withdrawal and according to the days of Notice of each deposit.	
3. ACCOUNT STATEMENTS			
3.1	Copy of Account Statement	Individuals: €4 per page, Maximum €8 Small Organizations: €4 per page, Maximum €60 Free of charge for: Customers over 65 year of age Savings Accounts connected with Alpha Bank Enter Mastercard Debit (Youth Card) and Minor Accounts	Free of charge
3.2	Copy of Account Statement for a period prior to one year than the request date	Individuals: €5 per page, Maximum €50 Small Organizations: €5 per page, Maximum €200	
4. ACCOUNTS MAINTENANCE FEES			
4.1	Opening account fee / Annual Review Fee on Client Accounts	0,5% on the declared / real total credit turnover of the account. Minimum €150, Maximum €1.500. If the actual total credit turnover exceeds the declared amount, the fee is charged on the difference during the review.	
4.2	Opening Account Fee for Provident Funds	€150 Per account	
4.3	Review Fee on Provident Funds	€200 Annual charge, per account	



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4.4	Review Fees For Current Accounts with limit	<p>Individuals: 1% on the reviewed amount, Minimum €30 / Maximum €1.000</p> <p>Small Organizations: Annual charge, per account 1% on the reviewed amount, Minimum €180 / Maximum €1.000</p>
4.5	Current Accounts without limit	<p>Individuals: €3 Monthly, per account</p> <p>Small Organizations: €12 Minor Accounts: Free of charge</p>
4.6	Savings Accounts	€2 Monthly, per account
4.7	Payment Accounts with Basic Characteristics	€2 Monthly, per account
4.8	Notice Accounts	€2 Monthly, per account Minor Accounts: Free of
4.9	Investment Accounts	Individuals: €2 Monthly, per account
4.10	Dormant Fee	€ 30 Annually charge, per dormant account. The Dormant Fee is charged in addition of the Maintenance Fee. Minor Accounts: Free of charge
4.11	Execution Fee for Accounting Entries	<p>€0,25 per transaction in Deposit Accounts</p> <p>Transactions excluded:</p> <ul style="list-style-type: none"> • through ATM / Alpha 360 • debit/ credit of interest • reversal transactions • transactions with Bank's Cards • charges
4.12	Business Relationship Assessment / Review Fee	<p>Minimum €100</p> <p>Per customer, where enhanced due diligence is required.</p> <p>The fee is collected:</p> <ul style="list-style-type: none"> • In advance. If the request is rejected, the fee is not refunded • At every annual review of the business relationship

Notes:

1. Interest Value Date for Cash:
In Euro: Same day value
For Other Currencies: 4 working days

2. Execution Date of Cash Withdrawal:
Up to €10.000: Same day
Over €10.000: Same or Next working day (depending on the time of the withdrawal request)

CATEGORY B: CHEQUES

1. CHEQUE BOOKS

1.1	Issue of Cheque Book	€35	Per Cheque Book	€20
1.2	Issue of special Cheque Book	Printing Cost plus €0,05 per sheet for Supervision Cost	The Printing Cost is determined by the Printer Office.	

2. DEPOSIT OF CHEQUES

2.1	Deposit of cheques			
	In Euro account	€0,50	Per cheque	
	In foreign currency account	0,25%, Minimum €5 / Maximum €170 plus Currency Exchange Fee	Per cheque	



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2.2	Deposit of other Banks' Bank Draft and / or Government cheques with Zero Float	0,25%, Minimum €1 Per cheque For amounts over €2.000 deposit of cheques with zero float is not allowed.
2.3	Cheque returned due to insufficient funds	€40 Per cheque
2.4	Cheque returned due to technical reason (post dated cheques are excluded) and cheque returned from other Bank deposited to our customer's account and returned unpaid	€5 Per cheque
2.5	Special presentation	€40 Per cheque
2.6	Stop payment of cheque	€10, Maximum €50 in case of whole cheque book or series of cheques Per cheque Free of charge
3. ISSUE OF BANK DRAFT		
3.1	Issue of Bank Draft in local currency drawn on Alpha Bank Cyprus Ltd	0,15%, Minimum €5 / Maximum €20
3.2	Cancellation of Bank Draft	€4 plus SWIFT Message Fee plus Correspondent Bank Fees (€40/£30/\$40), if applicable
3.3	Issue of Bank Draft drawn on other correspondent Bank	Handling Fee or Currency Exchange Fee
Notes: 1. <u>Purchased cheques</u> are all cheques that are accepted for deposit in a deposit account or in a loan account, as well as cheques that are paid as cash that are deposited in an account (deposit or loan) or paid to the customer. 2. <u>Availability date:</u> • Alpha Bank Cyprus Ltd: Same Day value • Other Bank - member of Cyprus Clearing House/ Social Insurance cheques or Treasury of the Republic: 4 working days - including the date of the deposit (Including Social Insurance cheques and cheques of the General Accounting Office of the Republic of Cyprus). For ex-AstroBank customers 3 working days. 3. <u>Interest Value Date for Cheques:</u> • Alpha Bank Cyprus Ltd: Next Working Date • Other Bank - member of Cyprus Clearing House/ Social Insurance cheques or Treasury of the Republic: 2 working days • Cheques Deposits to same or different currency account - Value Date for cheques payable in other countries: 35 working days		
CATEGORY C: FUND TRANSFERS		
1. TRANSFERS WITHIN THE BANK		
1.1	Transfers within the Bank	€5 Accounts in foreign currency: Plus Currency Exchange Fee or Handling Fee. Per transaction Excluded: a) Alpha Life Plan b) Loan Disbursements c) Customers over 65 years old Accounts in same currency: Free of Charge Accounts in different currencies: Currency Exchange Fee or Handling Fee
2. OUTGOING CREDIT TRANSFER		
2.1	Outgoing Credit Transfers Towards EU (European Union including Cyprus) / EEA (European Economic Area) countries Processing Fee	Up to €1.000: €8 Over €1.000 - €5.000: €13 Over €5.000 - €10.000: €16 Over €10.000 - €50.000: €26 Over €50.000: 0,1% on the amount, Maximum €500 In Euro: Plus Currency Exchange Fee regardless of the amount or Handling Fee for amounts over €50.000 In Foreign Currency: Plus Currency Exchange Fee or Handling Fee regardless of the amount Up to €1.000: Free Over €1.000 - €5.000: €3 Over €5.000 - €10.000: €7 Over €10.000 - €50.000: €10 Over €50.000: 0.06% on the amount, Max €400 In Euro: Plus Currency Exchange Fee regardless of the amount or Handling Fee for amounts over €50.000 In Foreign Currency: Plus Currency Exchange Fee or Handling Fee regardless of the amount

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2.2	Outgoing Credite Transfers Towards countries outside EU (European Union including Cyprus) / EEA (European Economic Area) countries Processing Fee	Up to €20.000: €25 Over €20.000 - €50.000: €50 Over €50.000: 0,1% on the amount, Max €500 Plus Currency Exchange Fee Or Handling Fee, regardless of the amount
2.3	Value Date Fee - Credit Transfers with Same Value Date as Execution Date	0,05%, Minimum €12 / Maximum €200
2.4	Additional "Full Amount to Beneficiary" Service Fee	Not applicable for Sepa Instant payments
2.4.1	Outgoing Payments in Euro	Up to €10.000: €20 Over €10.000 - €50.000: €30 Over €50.000: €50
2.4.2	Outgoing Payments in USD	\$25
2.4.3	Outgoing Payments in GBP	£30
2.5	Outgoing payments in RON/BGN/SEK	€ 10
3. INCOMING CREDIT TRANSFERS		
3.1	Processing Fee applicable to Credit Transfers bearing Charges Details SHA / BEN	Up to €3.000: Free of Charge Over €3.000: 0,06%, Minimum €2 / Maximum €35 Incoming Payments in account with different currency: Plus Handling Fee or Currency Exchange Fee
3.2	Processing Fee applicable to Credit Transfers bearing Charges Details: 'OUR'	Up to €2.000: €15 Over €2.000 - €50.000: €30 Over €50.000: €45 Incoming Payments in account with different currency: Plus Handling Fee or Currency Exchange Fee
4. VARIOUS FEES		
4.1	Order Confirmation/Trace	€60
4.2	Order Amendment	€60
4.3	Order Cancellation / Recall	€30 plus Correspondent Bank Fees (if applicable)
4.4	Missing / Invalid IBAN Code	€30
4.5	Rejection / Return of Outgoing Order by other Correspondent	Correspondent Bank Fees (if applicable)
4.6	Rejection/ Return of Incoming Credit Transfer	€40
4.7	Return of Incoming Credit Transfer following Ordering Institution	€40
4.8	SWIFT Message Fee	€20 plus Correspondent Bank Fees (if applicable)
4.9	Transaction Investigation	1%, Minimum €100
4.10	Local Bills for Collection	0,25%, Minimum €17 Bills returned unpaid: €8



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S/N	BRANCH NETWORK	ALPHA 360
4.11 Forward Contracts (Buy / Sell) USD, GBP	0,10% Plus Currency Exchange Fee Upon signing the contract	
Other Currencies	0,25% Plus Currency Exchange Fee Upon signing the contract	
Commission for full or partial execution of forward contract	€ 15	
Commission for non utilization of forward contract	€ 20	

Notes:**Outgoing Credit Transfer:**1. Charges Allocation:

- Credit transfers in Euro towards EU / EEA countries and regardless of currency, as a rule, they are processed Processing Fee for Charges Details SHA (the payer and the payee bear the charges imposed by their respective payment service provider).

2. Value Date

- Credit transfers in Euro towards EU / EEA countries (both criteria apply), as a rule, they are processed with value date + 1 working day.
- Credit transfers in currency other than Euro or/and the processing of which requires currency conversion and/ or towards countries outside EU / EEA countries (at least one of the three criteria applies), as a rule, they are processed with value date: + 2 working days.

Incoming Credit Transfer:

- With "Details of Charges (OUR)": Processing fee is requested from the Sending bank (Sender) and any other related fees, are borne by the Payee (Beneficiary).
- With "Details of Charges (SHA/BEN)": Processing fee as well as any other related fees incurred, are borne by the Payee (Beneficiary).

CATEGORY D: CREDIT FACILITIES

1.	Documentation Fees	Individuals: €50 Small Organizations: €100	
2.	Arrangement Fees	0,1%, Minimum €50 / Maximum €1.000	
3.	Valuations / Revaluations / Observation of Work in Progress	Valuation Cost plus V.A.T Based on Valuers Invoice	
4.	Mortgage Withdrawal	Individuals: €50 Small Organizations: €100 In cases of early repayment (excluding refinancing)	
5.	Local Bills Discounted	0,25%, Minimum €5 Per Bill Bank's Real Expenses are charged accordingly.	
6.	Prepayment Expenses / Early Repayment Fees		
6.1	Loans that fall within the scope of Law on Credit Agreements for Consumers Relating to Residential Immovable Property of 2017 (L. 41(I)/2017) (the "Law")	For loans with fixed interest rate, the Bank's compensation is calculated in accordance with the provisions of article 25 of the Law. The Bank may demand the payment of administrative expenses, in accordance with article 25(5) of the Law. For loans with fluctuating interest the Bank may demand the payment of administrative expenses, in accordance with article 25(5) of the Law.	
6.2	Loans that fall within the scope of Consumer Credit Agreements Law of 2010 (L. 106(I)/2010) (the "Law")	For loans with fixed interest rate, the Bank's compensation is calculated in accordance with the provisions of article 16 of the Law. For loans with fluctuating interest the Bank is not entitled to compensation.	
7.	Prepayment Expenses / Early Repayment Fees of Business Loans	As agreed in writing between the customer and the Bank.	



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8.	Overdue Interest for Loans and Overdraft account For Alpha Bank Clients For ex-AstroBank Clients	1,75% Annually 2% Annually Calculated on Amount in Arrear / Amount in Excess on Loans and Overdraft accounts
9.	Overdue Interest for Credit Cards For Alpha Bank Clients For ex-AstroBank Clients	0,15% Monthly 2% Annually Calculated on Amount in Arrear on Credit Cards

CATEGORY E: LETTERS OF GUARANTEE

1. LETTERS OF GUARANTEE (L/G's)

1.1	Issuance / Extension Commission	0,175%, Minimum €30	Per month or part thereof Minimum duration 3 months Paid in advance for the entire duration of the L/G. Extension Commission is collected for every additional month or part thereof. Calculated on the amount of the L/G plus interest
1.2	Amendment Commission	€20	Per amendment
1.3	Cancellation Commission	€20	
1.4	Approval for Amendment of wording of L/G's	€100	
1.5	Claim Fee	€40	
1.6	Transaction Fee	€ 40	Does not apply to LGs issued for Immigration purposes

2. ADVICE GUARANTEES (TRANSFERABLE ABROAD WITHOUT ANY RESPONSIBILITY ON OUR BEHALF)

2.1	Advice Commission	€50	
2.2	Delivery Expenses	€30	
2.3	Amendment Commission	€20	Per amendment
2.4	SWIFT charges	€20	

3. INDEMNITIES TO SHIPPING COMPANIES FOR MISSING BILLS OF LADING - SHIPPING GUARANTEES

3.1	Issuance Commission	€50	
3.2	Delivery Orders covering goods under collective Bills of Lading	€ 10	
3.3	Letters of Undertaking (Airway Bills)	€ 20	

Notes:

- Guarantees granted for periods less than three months may be extended up to three months from their issue date. Amendment Commission applies.
- The Extension Commission is charged only once per period, regardless of the number of extensions that expire during the period the Commission has been paid.
- Increase in the amount imply additional commission depending on the amount of increase.
- For Letters of Guarantees in favour of beneficiaries abroad, correspondent Bank commission applies.
- For L/G's in foreign currency the commission is calculated in euro based on the Exchange Rate on the day the commission is received, or customer's account is charged.

CATEGORY F: IMPORTS

1. SWIFT

1.1	Import Credits	€50	Per credit
1.2	SWIFT messages	€20	Per message

2. IMPORT CREDITS

2.1	Opening/ Extension Commission	0,20%, Minimum €50	Per month or part thereof Minimum duration 3 months Extension Commission is collected for every additional month or part thereof.
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S/N	BRANCH NETWORK	ALPHA 360
2.2	Amendment Commission	€30 Per amendment
2.3	Acceptance Commission	0,60% for the first 3 months, Minimum €50. Subsequently, 0,20% per month or part thereof for the period stated on the credit
2.4	Correspondent Charges	If the charges are not for the Beneficiary's account then the customer is charged, as per Correspondence Bank fees
2.5	Currency Exchange Fee	0,5%, Minimum €10 Credit involves conversion from / to Euro
2.6	Handling Fee	0,25%, Minimum €10 The fee applies when transaction involves conversion between two foreign currencies or when the charge mentions / includes "Handling Fee". If Currency Exchange Fee does not apply.
2.7	Discrepant Documents	€80
2.8	Confirmation Commission	0,20%, Minimum €50 Quarterly If the Credit is confirmed by Alpha Bank
2.9	Transaction Fee	€ 40
2.10	Trust Receipt	0,25%, Minimum. €40, Maximum €100
2.11	Reimbursement Fees	€ 75
3. PLACING GOODS IN BONDED		
3.1	Placing Goods in Bonded	0,05%, Minimum €35 / Maximum €85 Once off payment
3.2	Inspection of Goods in Bonded	€ 100 Per hour
3.3	Release of Goods	0,025%, Minimum €20 Per release For 3 months or part thereof, from the date of placing the goods in bonded until each release date.
4. INWARD FOREIGN BILLS FOR COLLECTION		
4.1	Clean Bills	Currency Exchange Fee (see notes 2.5 above) or Handling Fee 0,25% Minimum €3,50/ Maximum €250
	Collection Commission:	0,2%, Minimum €20 / Maximum €85
	Acceptance Commission:	Minimum €10
	Protest Expenses:	Minimum €35
	Cancellation Expenses:	Minimum €10
4.2	Documentary Bills	Currency Exchange Fee (see point 2.5 above) or Handling Fee 0,25% Minimum €10 / Maximum €500
	Collection Commission:	0,2%, Minimum €20 / Maximum €85
	Acceptance Commission:	€20
	Protest Expenses:	Minimum €35
	Cancellation Expenses:	€10

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4.3	Avalization of Documents	0,15%, Minimum 0,45% or €17, whichever is greater	Per month or part thereof
4.4	Local Bills of Collection		Bank's Real Expenses are charged accordingly.
	Local Bills of Collection:	0,25%, Minimum €17	Per bill
	Bills returned unpaid:	€8	Per bill
4.5	Notice of payment of Local Bill of Collection	€2	Per notice
4.6	Inward Foreign Documentary Bills for Collection - Transaction Fee	€ 40	
4.7	Inward Foreign Clean Bills for Collection - Transaction Fee	€40	For Bills over €10.000

Notes for charge "2. Import Credits":

1. Opening and Extension Commission (where applicable) is charged regardless of the execution of the import credit.
2. Import Credits granted for periods less than three months may be extended up to three months from their issue date. Amendment Commission applies.
3. Bank's Real expenses will be charged accordingly.
4. The increases will bear additional Opening Commission that will be charged proportionally.
5. Revolving Import Credits or any similar commitment by Alpha Bank for payments of the import documents during their presentation should bear Expiration Date.

CATEGORY G: EXPORTS

1. EXPORT CREDITS

1.1	Advice Commission	0,1%, Minimum €50 / Maximum €100	
1.2	Confirmation Commission	0,2%, Minimum €100	Quarterly Includes Advice Commission
1.3	Execution Commission	€60	
1.4	Amendment / Cancellation Commission	€30	
1.5	Transfer to Other Beneficiary Commission	0,15%, Minimum 0,45% or €50, whichever is greater	Per month or part thereof
1.6	Discrepant Documents	€80	
1.7	Transaction Fee	€ 40	
1.8	Pre-checking of Documents	Minimum €50, Maximum €100	

2. NEGOTIATION PAYMENTS UNDER EXPORT CREDITS

2.1	Currency Exchange Fee	0,5%, Minimum €10	Negotiation involves conversion from / to Euro
2.2	Handling Fee	0,25%, Minimum €10	The fee applies when transaction involves conversion between two foreign currencies or when the charge mentions / includes "Handling Fee". If Currency Exchange Fee does not apply.
2.3	Negotiation Commission	0,2%, Minimum €50 / Maximum €150	
2.4	Acceptance Commission	0,2%, Minimum €20	Per 3 months or part thereof If the credit is confirmed by Alpha Bank
2.5	Assignment of proceeds	€50	

3. OUTWARD FOREIGN BILLS FOR COLLECTION

3.1	Clean Bills	Currency Exchange Fee Or Handling Fee, accordingly.	
	Foreign Cheques Fee:	0,25%, Minimum €5 / Maximum €170	
		Plus Bank's real expenses where applicable (ie SWIFT message, Courier services)	
	Cancellation Expenses:	€10	

CHARGES CATALOGUE

S/N	BRANCH NETWORK	ALPHA 360
3.2	Documentary Bills Currency Exchange Fee (see point 2.1 above) or Handling Fee 0,25% Minimum €10 / Maximum €500 Collection Commission: Cancellation Expenses: Amendment Expenses:	 0,2% Minimum €20 / Maximum €10 €10
3.3	Outward Foreign Documentary Bills for Collection Transaction Fee Advice of Fate	 € 40 € 20
3.4	Outward Foreign Clean Bills for Collection Transaction Fee Advice of Fate	 € 40 € 20 For Bills over €10.000

Notes for Charges 1.1 - 1.4 and 2.1 - 2.4:

- The charges apply only when they are in favour of the Beneficiary's account. On instances, where the charges are in favour of the issuing Bank then issuing Bank's charges apply.
 - Bank's Real expenses will be charged accordingly.
 - If the Export Credit needs confirmation, the increases will bear additional commission proportional to the increase.
- Charges 3.1 and 3.2: If the Correspondent Charges are not charged to the recipient, they are charged to the customer.

CATEGORY H: CARDS

1. ANNUAL FEE FOR DEBIT CARDS

	<u>Main</u>	<u>Additional</u>	
1.1 Alpha Bank Enter Mastercard	€6	€6	
1.2 Alpha Bank Enter Mastercard (Youth)	Free of charge		
1.3 Alpha Bank Gold Mastercard	€50	€50	
1.4 Alpha Bank Gold Mastercard USD	\$60	\$60	
1.5 Alpha Bank Gold Enter Mastercard	€15	Not applicable	
1.6 Alpha Bank Business Mastercard	€35	Not applicable	Valid per card holder, not per company
1.7 Astro Bank Day2Day	€5	€5	
1.8 Astro Bank Youth	Free of charge		
1.9 Astro Bank Platinum	€80	€80	
1.10 Astro Bank Business Platinum	€90	€90	

2. ANNUAL FEE FOR CREDIT CARDS

2.1 Alpha Bank Cashback Mastercard	€30	€15	
2.2 Alpha Bank Platinum Mastercard	€70	€50	
2.3 Alpha Bank World Elite Mastercard	€180	€150	
2.4 Alpha Bank World Business Mastercard	€70	Not applicable	Valid per card holder, not per company
2.5 Astro Bank Privilege	€15	€10	
2.6 Astro Bank Miles & More	€70	€20	
2.7 Astro Bank Business	€70	€50	

3. OTHER CHARGES FOR CARDS

3.1 Re-issue of Credit / Debit Card	€10 / \$15		
3.2 Reprint of Statement	€3,50		Free of charge
3.3 Request for copy of transaction voucher/ Transaction Chargeback	€2,50	Per transaction Transactions of proven fraud are excluded	Copy of transaction voucher: Free of Charge

4. TRANSACTIONS FEES

4.1 TRANSACTIONS / WITHDRAWALS IN FOREIGN CURRENCY

4.1.1 Administration Fees on Card Transactions / Cash Withdrawals, for all transactions except those made in Euro and Swedish Krona	2,70%	On the transaction amount Free of charge for transactions with Alpha Bank Enter Mastercard (Youth) and AstroBank Youth	
	1%	On the transaction amount, with card World Elite Mastercard	



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S/N	BRANCH NETWORK	ALPHA 360
4.1.2	Administration Fees on Card transactions / Cash Withdrawals with Gold Mastercard USD for transactions except USD Dollar transactions	2,70% On the transaction amount in USD Dollar
4.2 ATM CASH WITHDRAWALS		
4.2.1	Debit Cards	
	Cash withdrawals in Euro from ATM of Alpha Bank in Cyprus and ATM of Alpha Bank in Greece	Free of Charge
	Cash withdrawals in Euro or/ and Swedish Krona from any other ATM in Cyprus and abroad	€2,50 \$3 Per transaction Free of Charge: - Withdrawals with Alpha Bank Enter Mastercard (Youth) - Withdrawals with cards for customers over 65 years of age
	Cash withdrawals in any other currency from any other ATM in Cyprus and abroad	3,33%, Minimum €3 On the transaction amount Free of charge for withdrawals with Alpha Bank Enter Mastercard (Youth) and AstroBank Youth
	Cash withdrawals in USD Dollar from ATM in Cyprus and abroad for withdrawals with debit card Gold Mastercard USD	\$3 Per transaction
4.2.2	Credit Cards	
	Cash withdrawals in Euro or any other currency, from any ATM in Cyprus and abroad	3,33%, Minimum €4 On the transaction amount

Notes for Charge 4.1:

- When a card transaction is made in a currency besides Euro, the transaction amount is converted to Euro by the Mastercard International Organization, using the relevant exchange rate in effect on the day the transaction is processed by the relevant Organization.
- For the cards Alpha Bank Gold Mastercard USD, where the card account is in USD Dollar:
 - When a card transaction is made in USD Dollar, the Dolarian account charges the amount of transaction in Dollars without any charge
 - When a card transaction is made in a currency besides USD Dollar, the transaction amount is converted to Euro by Mastercard international, using the relevant exchange rate in effect on the day the transaction is processed by the relevant Organization and then is converted to USD Dollar, using the exchange rate on the accounting date.

CATEGORY I: OTHER FEES

1. CURRENCY EXCHANGE

1.1	Currency Exchange Fee	0,50%, Maximum €500	The fee applies when transaction involves conversion from / to Euro	0,50%, Maximum €500
1.2	Handling fee	0,10%, Maximum €500	The fee applies when transaction involves conversion between two foreign currencies or when the charge mentions / includes "Handling Fee".	0,10%, Maximum €500

2. SAFE DEPOSIT BOXES

2.1	Hire of Small Size Safe Deposit Box	€140 plus V.A.T.	Per year	
2.2	Hire of Medium Size Safe Deposit Box	€180 plus V.A.T.	Per year	
2.3	Hire of Large Size Safe Deposit Box	€250 plus V.A.T.	Per year	
2.4	Visits	€30	Per visit The first 3 visits per year to the safe box are free of charge.	
2.5	Loss / Destruction of Safe Deposit Box Key	€90	Replacement Cost is charged.	



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S/N	BRANCH NETWORK		ALPHA 360	
3. CERTIFICATES				
3.1	Certificate of Balances and Interest	€ 5	Per Certificate	
3.2	Issue of Customers Collateral Certificate	Minimum €60	Per Certificate	
3.3	Issue of Certificate as per auditors / accountants requests	Individuals: €35 Small Organizations: €60	Per Certificate, for all customer's accounts. Including the "Balance and Interest Certificate" and the "Customer's Collateral Certificate".	
3.4	Loan/ Overdraft Interest Rate Variation Certificate	€50	Per Certificate	
3.5	Reference Letter	€50	Per Certificate	
3.6	Financial information to Administrators / Executors	€45	Peer Instance	
4. OTHER FEES				
4.1	Preparation/ Review of Power of Attorney	€5 plus Certification Fees	Applies only for document preparation	
4.2	Standing Order/Sepa Direct Debit failed due to insufficient funds	€ 5		
4.3	Search at the Registrar of Companies	€20	Per search	
4.4 Search in INFOCREDIT				
4.4.1	Comprehensive Report	€ 30		
4.4.2	Structure Report Online	€ 15		
4.4.3	Comprehensive Report Plus	€ 40		
4.4.4	Structure Report Enhanced Online	€ 20		
4.4.5	Investigation Structure Report	€ 30		
4.4.6	Investigation Structure Report Enhanced	€ 40		
4.4.7	Investigation Credit Report	€ 55		
4.4.8	Credit Report	€ 55		
4.4.9	Credit Report Online	€ 35		
4.5	Search at overseas Credit Bureaux / Agencies	€35	Per search	
4.6	Search at Land Registry Office	According to the Land Registry Office Fees		
4.7	Notarized Documents	€ 75		
4.8	Apostilled Documents	€ 100		
4.9	Correspondence within and outside Cyprus	€5 €10	Registered	
4.10	Package with Courier service	€35	Per package	
4.11	Delivery of Documents by Hand	€ 15		
4.12	Provision of information following an Archive Search	Current year: Free of charge For previous years: €20		
4.13	Execution of customer's instructions received in hand	€50	Per instruction	
4.14	Returned Mail	€10	For every returned mail	
4.15	Legal Opinion from internal / external lawyer	Minimum €50 / Maximum €150 plus any real expenses		
4.16	Studying / Evaluating Complex Cases for Trade Finance Services	Minimum €50, Maximum €120		
4.17	Preparation of Consent/ Confirmation Letters	€30	For each consent/ confirmation letter	
4.18	Replacement of Existing Assigned Contract	€25		
4.19	Change in the organizational chart / incorporation details / authorized signatories / authorized users of a legal entity	Minimum €100 / Maximum €300	Per change	
4.20	Alpha 360 PIN Reissue	Free of Charge		