

**CHARGES CATALOGUE**

The Charges Catalogue includes the normal fees that are valid up to 31.08.2022. The Charges Catalogue is reviewed at fixed intervals and is also available through our website [www.alphabank.com.cy](http://www.alphabank.com.cy). If you would like any additional information on the fees and/or services offered by Alpha Bank which are not included in this catalogue, as well as the going interest rates of our products, please contact any Alpha Bank Branch.

A/A	DESCRIPTION	FEES	COMMENTS
<b>CATEGORY A: ACCOUNTS</b>			
1	Cash Deposit		
1.1	Cash Deposit in Euro	0,10% per transaction, Minimum €3, Maximum €10	
1.2	Deposit in Euro in foreign currency account	Currency Exchange Fee is collected.	
1.3	Deposits of foreign currency notes in Euro account	1%, Minimum €5. Currency Exchange Fee is collected.	
1.4	Deposits of foreign currency notes in same foreign currency account	0,50%	
1.5	Deposits of foreign currency notes in different foreign currency account	0,50% Handling Fee is collected.	
2	Cash Withdrawal		
2.1	Cash Withdrawal in Euro		
2.1.1	Withdrawal from Euro account, including payment of cheque issued on Alpha Bank Cyprus Ltd  • Up to €5,000 • Over €5,000 up to €50,000 • Over €50,000	• 0,10% per transaction, Minimum €1, Maximum €4 • 0,10% per transaction, Minimum €5, Maximum €7 • 0,10% per transaction, plus Bank's cost, among others, for transfer from cash transportation company and insurance cover.	The fee is payable by the party that will receive the cash withdrawn/paid cheque.  Alpha Bank's card transactions are excluded.
2.1.2	Withdrawal from foreign currency account	0,50% Currency Exchange Fee is collected.	
2.2	Withdrawal of foreign currency notes		
2.2.1	From Euro account	0,50% Currency Exchange Fee is collected.	
2.2.2	From same foreign currency account	0,50%	
2.2.3	From different foreign currency account	0,50% Handling Fee is collected.	
Note: The processing date for amounts up to €50,000 is the Same Day Value and for amounts more than €50,000 the Same Day Value or Next Working Day (depending on the time of the request for withdrawal).			
2.3	Exchange/ Count / Withdrawal of coins	2%, Minimum €10	Availability date: Same day
3	Time Deposits Accounts Withdrawal before maturity date	2% on the withdrawal amount for the remaining period	The charge should not exceed the total accrued interest.
4	Notice Accounts Withdrawal without notice or before notice date	The charge for not providing Notice is: (Account Interest * Withdrawal Amount * Number of Days provided in the Notice Account Category) / 2 OR • 5 days back value for 7-day notice Accounts • 15 days back value for 30-day Notice accounts • 45 days back value for 3 months notice accounts	Each Notice is valid for 7 days after the declared withdrawal date. After the lapse of the 7 days, the non executed Notice is cancelled and the account is charged with non execution fee: €4. In case of partial withdrawal on the Notice amount, if the amount is more than the 50% of the Notice amount then there is no fee charged.
5	Accounts Statements		
5.1	Account Statement	Individuals: €3 per page. Maximum €6 Organizations: €3 per page. Maximum: €30	Free of charge for Savings Accounts connected with Alpha Bank Enter Youth Visa and Minor Accounts.
5.2	Copy of Account Statement for a period prior to one year than the request date	Individuals: €5 per page. Maximum €50 Organizations: €5 per page. Maximum: €200	
5.3	Account Statement Service via SWIFT Message	The Bank charge is calculated on the basis of the posting frequency, per account. Daily: €100 quarterly Weekly: €75 quarterly Monthly or longer time period: €50 quarterly	Applies for Legal Entities.
6	Client Accounts	Charge 0.3% on the declared /real total credit turnover of the account. Minimum €150, Maximum €1.000.	The charge is collected upon account opening and at every annual review of the account. In case that the real total credit turnover exceeds the initial customer's declaration, the above charge will be collected on the difference, at every annual review of the account or earlier upon Bank's decision.
7	Payment Accounts with basic characteristics	€6 per account, quarterly	
8	Accounts Maintenance Fees		
8.1	Retail Sector Customers and Wholesale Sector Customers		
8.1.1	Notice Accounts	€7 per account, quarterly	Minor Accounts: Free of charge.
8.1.2	Current Accounts with limit	Individuals and Small Organizations: 1% on the reviewed amount annually • Individuals: Minimum €30, Maximum €1.000 • Small Organizations: Minimum €240, Maximum €1.000  SME Organizations and Corporate: Up to 1,5% on the reviewed amount annually • SME Organizations: Minimum €240 • Corporate: Minimum €600	For facilities with cash collateral: <u>Individuals and Small Organizations</u> 0,10% on the reviewed amount • Individuals: Minimum €30, Maximum €1.000 • Small Organizations: Minimum €240, Maximum €1.000 <u>SME Organizations and Corporate:</u> 0,10% on the reviewed amount
8.1.3	Current Accounts without limit	Individuals: €9 per account, quarterly  Organizations: • Small Organizations: €60 per account, quarterly • SME Organizations and Corporate: €100 per account, quarterly	Minor Accounts: Free of charge
8.1.4	Savings Accounts	€7 per account, quarterly	
8.1.5	Dormant Fee	€30 per dormant account, annually	The Dormant Fee is charged in addition of the Maintenance Fee. Minor Accounts: Free of charge

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8.2	International Sector Customers		
8.2.1	Account Maintenance Fee	Individuals: €50 per customer, per quarter or part there of Organizations: €150 per customer, per quarter or part there of	<ul style="list-style-type: none"> <li>If at the end of the quarter, the Maintenance Fee will not be successfully collected, then this fee will be received at a later stage based on the availability of funds of the clients accounts.</li> <li>Minor Accounts: Free of charge</li> </ul>
8.2.2	Current Accounts with limit	Individuals: 1% on the reviewed amount annually, Minimum €30, Maximum €1.000 Organizations: Up to 1,5% on the reviewed amount annually, Maximum €5.000	For facilities with cash collateral: <u>Individuals</u> 0,10% on the reviewed amount, Minimum €30, Maximum €1.000 <u>Organizations</u> 0,10% on the reviewed amount
8.2.3	Dormant Fee	Individuals: €10 per month or part thereof, per account Organizations: €30 per month or part thereof, per account	The Dormant Fee is charged in addition of the Maintenance Fee. Minor Accounts: Free of charge
8.2.4	Business Relationship Assessment Fee	Organizations: €400 per customer	<ul style="list-style-type: none"> <li>The fee is paid in advance.</li> <li>If the request is rejected, the fee is not refunded.</li> </ul>
8.2.5	Low Activity Fee	Organizations: €150 per customer, per quarter	Applies to Deposit Accounts with low activity (8 or less transactions of incoming / outgoing payments, card transactions, letters of guarantee, import credits, bills for collection), within the previous quarter.
9	Provident Funds		
9.1	Opening Account Fee	€150 per account	
9.2	Review Fee	€200 per account annually	
10	Execution Fee for accounting entries	€0.25 per transaction in Deposit Accounts	Transactions excluded: <ul style="list-style-type: none"> <li>through Alpha Express Banking</li> <li>through ATM</li> <li>debit/ credit of interest</li> <li>reversal transactions</li> <li>transactions with Bank's Cards</li> <li>charges</li> </ul>
<b>CATEGORY B: CHEQUES</b>			
1	Issue of Cheque Book	€25 per cheque book	
2	Issue of special Cheque Book	Printing Cost + Stamps + Supervision cost	
3	Presentation of cheque at other Bank's Cash Register	€40 per cheque	
4	Deposit of cheques		
4.1	To same currency account	€0,30 per cheque	The first cheque deposit of the month is free of charge.
4.2	To different currency account	Foreign Cheques Fee: 0,25% Minimum. €5, Maximum €170 plus Stamps (per cheque) Currency Exchange Fee is collected.	
5	Deposit of other Banks' Bank Draft and / or Government cheques with Zero Float	<u>Individuals and Small Companies:</u> Amounts up to €2.000: 0,25% Minimum €1 per cheque Amounts over €2.000: Deposit of cheques with zero float is not allowed. <u>Organizations:</u> Amounts up to €10.000: 0,25% Min. €1 per cheque Amounts over €10.000: Deposit of cheques zero float is not allowed.	
6	Deposit of other Banks' Bank Draft and / or Government cheques with Zero Float is allowed for: <ul style="list-style-type: none"> <li>Opening / Renewal of Fixed Deposit account</li> <li>Payment of a loan installment</li> <li>Settlement of loan (applies for Bank Drafts only)</li> </ul>	Free of charge	
7	Return of cheque from other Bank, deposited to our customer's account and returned unpaid - regardless of the reason	€5 per cheque	
8	Stop payment of cheque	€10 per cheque. Maximum €50 in case of whole cheque book or series of cheques	
9	Arrangement for payment of a cheque presented with no available funds in the account	€4 per cheque	
10	Cheque return (insufficient funds)	€40 per cheque	
11	Return of cheque from other Bank, due to technical reason	€5 per cheque	
12	Availability Value Date for cheques		
12.1	Alpha Bank Cyprus cheques	Same Day Value	
12.2	Other Bank's member of C.C.H.	4 working days including deposit date	
13	Interest Value Date (Cash & Cheques)		
13.1	Cash Deposit <ul style="list-style-type: none"> <li>In Euro</li> <li>For Other Currencies</li> </ul>	Same Day Value 4 working days	
13.2	Cheques <ul style="list-style-type: none"> <li>Alpha Bank Cyprus Ltd</li> <li>Other Bank - member of C.C.H./ Social Insurance cheques or Treasury of the Republic</li> <li>Cheques Deposits to same or different currency account</li> </ul>	Next Day Value 2 working days Value Date for cheques payable in other countries: 35 days	

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<b>CATEGORY C: FUND TRANSFERS</b>			
1	Currency Exchange Fee	1%, Minimum €10, Maximum €1.000	Transaction involves conversion from / to Euro
2	Handling Fee	0,2%, Minimum €7, Maximum €500	Transaction involves conversion between two foreign currencies or Handling Fee is defined in Fees Column.
3	<b>Internal Transfers</b>		
3.1	Transfers within the Bank	<ul style="list-style-type: none"> <li>• €3 per transfer, between two accounts owned by same customer</li> <li>• €7 per transfer, between two accounts owned by different customers</li> </ul> Accounts in foreign currency: Plus Currency Exchange Fee	<ul style="list-style-type: none"> <li>• Charge for local and foreign currency accounts..</li> <li>• Currency Exchange Fee is collected from the ordering customer.</li> <li>• Value Date: Same Working day.</li> </ul>
4	<b>Bank Drafts Fees</b>		
4.1	Issue of Bank Draft in local currency drawn on Alpha Bank Cyprus Ltd	0,15% Minimum €5, Maximum €20 plus stamps	
4.2	Cancellation of Bank Draft drawn on Alpha Bank Cyprus Ltd	€ 4	
4.3	Issue of Bank Draft drawn on other correspondent Bank	Handling Fee: Minimum €10, Maximum €500 OR Currency Exchange Fee: Minimum €10 plus stamps	
4.4	Cancellation of Bank Draft drawn on other correspondent Bank	€4 + SWIFT Fee €20 + Correspondent Bank Fees (€40/£30/\$40)	
5	Local Bills for Collection	0,25% per bill. Minimum €17 Bills returned unpaid €8 per bill	Bank's real expenses are charged accordingly
6	<b>Payroll</b>		
6.1	Personnel payroll executed electronically	According to the terms and conditions of the bilateral agreement signed with the company / organization. Plus Currency Exchange Fee, where applicable.	• Only for instructions executed electronically.
7	<b>Credit Transfers Various Fees</b>		
7.1	Order Confirmation/Trace	€60 per order	
7.2	Order Amendment	€60 per order	
7.3	Order Cancellation / Recall	€30 per order + Correspondent Bank Fees (if applicable)	
7.4	Invalid IBAN Fee	€ 30	Missing / Invalid IBAN The fee is charged when the beneficiary Bank is located in a country where the IBAN has been implemented and the IBAN used in the payment is either missing or wrong based on IBAN validation rules.
7.5	Rejection / Return of Outgoing Order by other Correspondent Bank	Incoming Credit Transfer Fees (see Fees Category 9) + Correspondent Fees	
7.6	Rejection/ Return of Incoming Credit Transfer	€ 40	
7.7	Return of Incoming Credit Transfer following Ordering Institution request	€ 40	
7.8	Handling of Correspondent Bank Instructions	€6 + Correspondent Bank Fees (if applicable)	
7.9	SWIFT Message Fee	€20 per message	Fee not included in any of other fee categories of section 7
7.10	Transaction Investigation	<ul style="list-style-type: none"> <li>• Individuals: 0,5% per transaction, Minimum €30</li> <li>• Organizations 0,5% per transaction, Minimum €100</li> </ul>	
8	<b>Outgoing Credit Transfer</b>		
8.1	<b>Processing Fee</b>		
8.1.1	In Euro and towards EU (European Union including Cyprus) / EEA (European Economic Area) countries  <ul style="list-style-type: none"> <li>• Up to €1.000</li> <li>• Over €1.000 up to €5.000</li> <li>• Over €5.000 up to €10.000</li> <li>• Over €10.000 up to €30.000</li> <li>• Over €30.000 up to €50.000</li> <li>• Over €50.000</li> </ul>	€8 €13 €16 €20 €26 0,1% on the amount with Maximum € 500  For amounts over €50.000 Currency Exchange Fee Or Handling Fee is additionally charged.	<ul style="list-style-type: none"> <li>• <u>Value Date:</u> - For Credit Transfers in Euro and towards EU / EEA countries: + 1 working day - For Credit Transfers either in any Foreign Currency or towards countries outside EU / EEA: + 2 working days</li> </ul>
8.1.2	In Foreign currency and towards EU/ EEA countries  <ul style="list-style-type: none"> <li>• Up to €1.000</li> <li>• Over €1.000 up to €5.000</li> <li>• Over €5.000 up to €10.000</li> <li>• Over €10.000 up to €30.000</li> <li>• Over €30.000 up to €50.000</li> <li>•Over €50.000</li> </ul>	€8 €13 €16 €20 €26 0,1% on the amount with Maximum € 500  For amounts over €1.000 Currency Exchange Fee Or Handling Fee is additionally charged.	<ul style="list-style-type: none"> <li>• <u>Charges Allocation:</u> - Credit Transfers in any Currency and towards EU / EEA countries are executed with Charges Details:"SHA"</li> </ul>
8.1.3	In any currency and towards countries outside EU/ EEA  <ul style="list-style-type: none"> <li>• Up to €50.000</li> <li>• Over €50.000</li> </ul>	€35 0,1% on the amount with Maximum € 500  For amounts over €1.000 Currency Exchange Fee Or Handling Fee is additionally charged.	
8.2	<b>Value Date Fee</b>		
8.2.1	Credit Transfers with Same Value Date as Execution Date	0,05% Minimum €12, Maximum €250	1. Value Date Fee is charged in addition of the Processing Fee (see Fees Category 8.1)
8.2.2	Credit Transfers with Next Value Date following Execution Date	0,03% Minimum €8, Maximum €250	2. Value Date Fee is charged for Credit Transfers executed with Value Date other than the default one (see Notes of Fees Category 8.1)

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A/A	DESCRIPTION	FEES	COMMENTS
8.3	"Full Amount to Beneficiary" Service Fee		
8.3.1	Credit Transfers in Euro through Alpha Bank SA  • In favor of customers of Alpha Bank SA or other Greej Banks of Greece and other Banks of Alpha Bank Group Up to €50.000 Over €50.000	€10 €22	1. "Full Amount to Beneficiary" Service Fee is charged in addition of the Processing Fee (see Fees Category 8.1) 2. "Full Amount to Beneficiary" Service Fee is charged for Credit Transfers executed with Charges Details:"OUR"
8.3.2	Credit Transfers in Euro through other Correspondent Banks  Up to €10.000 • To countries through European Union or European Economic Area • To countries outside European Union or European Economic Area Over €10.000 up to €50.000 Over €50.000	€18 €25 €40 €60	
8.3.3	Credit Transfers in USD	\$25	
8.3.4	Credit Transfers in GBP	£30	
8.4	Correspondent Bank Fee for Credit Transfers in RON/BGN/SEK	€ 10	
9	Incoming Credit Transfers Payable to Alpha Bank Cyprus Ltd customers		
9.1	Processing Fee		
9.1.1	Credit Transfers In Euro, payable to Euro accounts		
9.1.1.1	Charges Details SHA / BEN <u>For Individuals:</u> • Up to €2.000 • Over €2.000 up to €5.000 • Over €5.000 up to €10.000 • Over €10.000 up to €30.000 • Over €30.000 up to €50.000 • Over €50.000  <u>For Organizations:</u> • Up to €2.000 • Over €2.000 up to €5.000 • Over €5.000 up to €10.000 • Over €10.000 up to €30.000 • Over €30.000 up to €50.000 • Over €50.000	€0 €2 €5 €12 €20 €30  €2 €3 €5 €12 €20 €30	Credit with Same Day Value
9.1.1.2	Charges Details OUR • Up to €2.000 • Over €2.000 up to €50.000 • Over €50.000	€15 €30 €45	
9.1.2	Credit Transfers in any foreign currency, payable to same foreign currency accounts		
9.1.2.1	Charges Details SHA / BEN	Fees of Category 9.1.1	
9.1.2.2	Charges Details:OUR	Fees of Category 9.1.2	
9.1.3	Credit Transfers in any foreign currency, payable to different foreign currency accounts		
9.1.3.1	Charges Details SHA / BEN	Fees of Category 9.1.1	
9.1.3.2	Charges Details:OUR	Fees of Category 9.1.2	
9.1.4	Credit Transfers in Euro, payable to any foreign currency accounts or Credit Transfers in any foreign currency, payable to Euro accounts		
9.1.4.1	Charges Details SHA / BEN	Fees of Category 9.1.1 Plus Currency Exchange Fee	
9.1.4.2	Charges Details:OUR	Fees of Category 9.1.2 Plus Currency Exchange Fee	
<b>Notes:</b> - Incoming Credit Transfers where the Payer (Ordering) is established in EU /EEA or which are denominated in an EU/EEA currency, subject to Cyprus Law for Provision and Use of Payment Services and Access to the Payment Systems of 2018: 1. With "Details of Charges (OUR)": Any processing fee as well any currency exchange / handling fee, are requested from the Sending bank (Sender) or where the Sending bank holds a Vostro account with the Bank, are charged directly to this account. 2. With "Details of Charges (SHA/BEN)": Any processing fee as well any currency exchange / handling fee, are borne by the Payee (Beneficiary) and are deducted from the payment amount. - Incoming Credit Transfers where the Payer (Ordering) is established outside EU /EEA or which are denominated in a non EU/EEA currency, not subject Cyprus Law for Provision and Use of Payment Services and Access to the Payment Systems of 2018: 1. With "Details of Charges (OUR)": Any processing fee is requested from the Sending bank (Sender) or where the Sending bank holds a Vostro account with the Bank, are charged directly to this account. Any Currency exchange/ handling fee are borne by the Payee (Beneficiary) and are deducted from the payment amount. 2. With "Details of Charges (SHA/BEN)": Any processing fee as well any currency exchange / handling fee, are borne by the Payee (Beneficiary) and are deducted from the payment amount.			
10	Forward Contracts (Buy / Sell)		
10.1	• USD, GBP	0.10% Plus Currency Exchange Fee	Upon signing the contract.
10.2	• Other Currencies	0.25% Plus Currency Exchange Fee	

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A/A	DESCRIPTION	FEES	COMMENTS
<b>CATEGORY D: CREDIT FACILITIES</b>			
1	Local Bills Discounted	0,25% Minimum €5 per bill	Bank's Real Expenses are charged accordingly.
2	Documentation Fees		
2.1	For Individuals and Small Companies: • Up to €5.000 • Over €5.000 up to €20.000 • Over €20.000 up to €50.000 • Over €50.000	€30 €40 €50 €75	
2.2	For Organizations:	SME Organizations: €150 Corporate: €300	
3	Arrangement Fees	0,1% Minimum €50, Maximum €1.000	Based on the documents and the volume of work
4	Evaluation of Structured Credit Facilities	Following agreement with customer	
5	Valuations / Revaluations / Observation of Work in Progress	Valuation Cost + VAT (based on Valuers Invoice)	
6	Overdue Interest for Loans and Overdraft account	1,75%	Calculated on Amount in Arrear / Amount in Excess on Loans and Overdraft accounts
7	Overdue Interest for Credit Cards	0,15%	Calculated on Amount in Arrear on Credit Cards
<b>CATEGORY E: LETTERS OF GUARANTEE</b>			
1	Letters of Guarantee (L/G's)		
1.1	Issuance Commission	0,15% per month or part thereof. Minimum 0,45% or €30 whichever is greater	Paid in advance for the entire duration of the L/G.
1.2	Extension Commission	0,15% per month or part thereof, Minimum €20	
1.3	Cancellation Commission	€ 20	
1.4	Amendment Commission	€20 per amendment	
1.5	Approval for Amendment of wording of L/G's	€ 100	
1.6	Claim Fee	€ 40	
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	
<b>Notes:</b>			
1. Guarantees granted for periods less than three months may be extended up to three months from their issue date. Amendment Commission applies.			
2. 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.			
3. Increase in the amount imply additional commission depending on the amount of increase.			
4. For Letters of Guarantees in favour of beneficiaries abroad, correspondent Bank commission applies.			
5. 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.			
3	Shipping Guarantees		
3.1	Issuance Commission	€ 50	
<b>Notes:</b>			
1. If the Bank does not receive the doc's then €8,50 additional commission is collected.			
2. There is a fixed charged of €8,50 for the transfer of documentary bills			
<b>CATEGORY F: IMPORTS</b>			
1	SWIFT		
1.1	Import Credits	€50 per credit	
1.2	Other	€20 per message	
2	Import Credits		
2.1	Opening Commission	0,20% per month or part thereof. Minimum 0,60% Minimum €50	
2.2	Extension Commission	0,20% for each additional month or part thereof	
2.3	Amendment Commission	€30 per amendment	
2.4	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 (plus stamps)	
2.5	Correspondent Charges	If the charges are not for the Beneficiary's account then the customer is charged.	
2.6	Currency Exchange Fee	1%, Minimum €10	If the Credit is confirmed by Alpha Bank.
2.7	Handling Fee	0,25% Minimum €10	If Currency Exchange Fee does not apply.
2.8	Discrepant Documents	€ 80	
2.9	Confirmation Commission	0,20% for 3 months, Minimum €50	
<b>Notes:</b>			
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. This commitment involves additional Opening Commission that is charged proportionally at each withdrawal from the opening date to expiration date.			

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A/A	DESCRIPTION	FEES	COMMENTS
3	Placing Goods in Bonded		
3.1	Goods in Bonded	0,05% Minimum: €35, Maximum: €85	Once off payment
3.2	Inspection of Goods in Bonded	€20 per hour. Minimum €20	
3.3	Release of Goods	0,025% for 3 months or part thereof, from the date of placing the goods in bonded until each release date. Minimum €20 per release.	
4	Inward Foreign Bills For Collection		
4.1	Clean Bills	Currency Exchange Fee If Currency Exchange Fee does not apply, Handling Fee is collected: 0,25% Minimum €3,50, Maximum €250 Commission: 0,2%, Minimum: €20, Maximum: €85 Acceptance Commission: €10 Protest Expenses: Minimum €35 Cancellation Expenses: €10	
4.2	Documentary Bills	Currency Exchange Fee If Currency Exchange Fee does not apply Handling Fee is collected: 0,25% Minimum €10, Maximum €500  Commission: 0,2%, Commission: €20, Maximum: €85 Acceptance Commission: €20 Protest Expenses: Minimum €35 Cancellation Expenses: €10	
4.3	Avalization of Documents	0,15% per month or part thereof. Minimum 0,45% η €17 whichever is greater.	
4.4	Local Bills of Collection		
4.4.1	Local Bills of Collection	0,25% Minimum €5 per bill	
4.4.2	Bills returned unpaid	€5 per bill	
<b>Note:</b> Notice of payment of Local Bill of Collection: €2 per notice			
<b>CATEGORY G: EXPORTS</b>			
1	Export Credits		
1.1	Advice Commission	0,1% Minimum: €50, Maximum: €100	
1.2	Confirmation Commission	0,2% per 3 months period. Minimum: €100	Includes Announcement Commission
1.3	Execution Commission	€ 60	
1.4	Ammendment / Cancellation Commission	€ 30	
1.5	Transfer to Other Beneficiary Commission	0,15% per month or part thereof. Minimum 0,45%, Minimum €50	
1.6	Discrepant Documents	€ 80	
<b>Notes:</b> 1. The charges at 1.1 - 1.4 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 Correspondent charges apply. 2. Bank's Real expenses will be charged accordingly. 3. If the Export Credit needs confirmation, the increases will bear additional commission proportional to the increase.			
2	Negotiation Payments under Export Credits		
2.1	Currency Exchange Fee	1%, Minimum €10	Per negotiation.
2.2	Handling Fee (If Currency Exchange Fee does not apply)	0,25% Minimum: €10	Only if the charges are in favour of the Beneficiary. If it is for the issuing Bank then Correspondent Charges apply.
2.3	Negotiation Commission	0,2% Minimum: €50, Maximum: €150	
2.4	Acceptance Commission	0,2% per 3 months or part thereof. Minimum: €20	If the credit is confirmed by Alpha Bank.
2.5	Interest	The common lending rate applies from the negotiation date until the day the account is charged.	
2.6	Assignment of proceeds	€ 50	
3	Outward Foreign Bills for Collection		
3.1	Clean Bills	Foreign Cheques Fee: 0,25% Minimum €5 Maximum €170 Bank's real expenses (i.e.SWIFT message, Courier services). Cancellation Expenses: €10	Currency Exchange Fee Or Handling Fee, accordingly.
3.2	Documentary Bills	Currency Exchange Fee Or Handling Fee: 0,25% Minimum €10, Maximum €500 Commission: 0,2%, Minimum: €20, Maximum: €85 Cancellation Expenses: €10 Ammendment Expenses: €10	If Currency Exchange Fee is not applicable.
<b>Note:</b> If the Correspondent Charges are not charged to the recipient, they are charged to the customer.			
<b>CATEGORY H: BANK'S CARDS</b>			
1	Annual Fee for Dedit Cards		
1.1	Alpha Bank Enter Mastercard • Main:	€ 6	
1.2	Alpha Bank Enter Mastercard (Youth)	Free of charge	
1.3	Alpha Bank Business Mastercard	€ 35	Valid per card holder, not per company.

**CHARGES CATALOGUE**

A/A	DESCRIPTION	FEES	COMMENTS
1.4	Alpha Bank Gold Mastercard EUR • Main: • Additional Card:	€ 50 € 50	
1.5	Gold Alpha Bank Visa USD • Main: • Additional Card:	\$60 \$60	
1.6	Silver Alpha Bank Visa USD • Main: • Additional Card:	\$30 \$20	
2	Annual Fee for Credit Cards		
2.1	Silver Alpha Bank Visa in Euro • Main: • Additional Card:	€ 15 € 10	
2.2	Gold Alpha Bank Visa in Euro • Main: • Additional Card:	€ 40 € 20	
2.3	Alpha Bank CASHBACK MasterCard • Main: • Additional Card:	€ 20 € 10	
2.4	Aegean Alpha Bank VISA • Main: • Additional Card:	€ 50 € 20	
3	Other Charges for Bank's Cards		
3.1	Re-issue of Credit / Debit Card	€10 / \$15	Applies for all Alpha Bank cards
3.2	Re-issue of PIN	€10 / \$15	As per customer's instructions
3.3	Reprint of Statement	€ 3,50	
3.4	Request for copy of transaction voucher/ Transaction Chargeback	€2,50 per transaction	
4	Administration Fees		
4.1	Administration Fees on Card Transactions Applies for all transactions except those made in Euro and Swedish Krona	2,70%	
	NOTE When a card transaction is made in a currency besides Euro, the transaction amount is converted to Euro by Visa Inc. or Mastercard international, using the relevant exchange rate in effect on the day the transaction is processed by the relevant Organization. In the case where the cardholder's account is not in Euro, the Bank converts the card transaction amount to the currency of the account, using the exchange rate as defined by the Bank on the date the transaction is posted in the cardholder's account. Administration Fees, 2,70% on the transaction amount, are charged for all transactions made in a currency other than Euro or Swedish Krona, independently of the the currency of the cardholders account.		
5	ATM Transactions		
5.1	Debit Cards		
5.1.1	Cash withdrawals from Bank's ATM's	Free of charge	
5.1.2	Cash withdrawals from other ATM's in Cyprus and abroad, in Euro or other currency		
5.1.2.1	Alpha Bank Enter Mastercard	€2,50 per transaction	Free of charge for Students
5.1.2.2	Alpha Bank Enter Mastercard (Youth)	Free of charge	
5.1.2.3	Alpha Bank Business Mastercard	€2,50 per transaction	
5.1.2.4	Alpha Bank Gold Mastercard EUR	3,33%, Minimum €2.50	
5.1.2.5	Gold Alpha Bank Visa USD	3,33%, Minimum \$2.50	
5.1.2.6	Silver Alpha Bank Visa USD	3,33%, Minimum \$2.50	
5.2	Credit Cards		
5.2.1	Cash withdrawals from Bank's ATM's or other ATM's in Cyprus and abroad, in Euro or other currency	3,33%, Minimum €4	
<b>CATEGORY I: OTHER SERVICES</b>			
1	Safe Deposit Boxes		
1.1	Hire of Small Size Safe Deposit Box	€135 per year + V.A.T. + Stamps	
1.2	Hire of Medium Size Safe Deposit Box	€180 per year + V.A.T. + Stamps	
1.3	Hire of Large Size Safe Deposit Box	€255 per year + V.A.T. + Stamps	
1.4	Cost of visits	€23 per visit	The first 3 visits per year to the safe box are free of charge.
1.5	Loss / Destruction of Safe Deposit Box Key	€ 90	Replacement Cost is charged.
2	Certificates		
2.1	Issue of Certificate as per auditors / accountants requests	Individuals: Minimum €35 per Certificate Organizations: Minimum €60 per Certificate  International Sector Customers: Individuals: Minimum €35 per Certificate Organizations: Minimum €100 per Certificate	Including the "Balance and Interest Certificate" and the "Customer's Collateral Certificate" .
2.2	Certificate of Balances and Interest	€2 per account included in the Certificate. Minimum: €5	When requested by customer.
2.3	Issue of Customers Collateral Certificate	Minimum: €60 per Certificate	
2.4	Loan/ Overdraft Interest Rate Variation Certificate	€50 per Certificate	
2.5	Reference Letter	€25 per Certificate  International Sector Customers: €35 per Certificate	
2.6	Financial information to administrators / executors	Minimum €45 per instance	
2.7	Preparation/ Review of Power of Attorney	€5 Plus Certification Fees (apply only for preparation)	

**CHARGES CATALOGUE**

A/A	DESCRIPTION	FEES	COMMENTS
3	Utility Bill Payments		
3.1	Over the Counter	€4 plus V.A.T. per account	
3.2	Direct Debit	Free of charge	
4	Payment Orders (Standing Orders)		
4.1	Opening or Amendment of a Standing Order	€5 per order	
4.2	Manual Execution of a Payment Order	€5 at the execution of the order	
5	Searches		
5.1	At the Registrar of Companies	€15 per search	
5.2	At overseas Credit Bureaux / Agencies	Individuals: €35 per search Organizations: €70 per search	
5.3	At Land Registry Office	According to the Land Registry Office Fees	
6	Postages		
6.1	Envelope within Cyprus	€2 €4 (express and/ or registered)	
6.2	Envelope outside Cyprus	€5 €10 (expressand/ or registered)	
6.3	Package with Courier service	€ 35	The charge is per customer.
7	Information from Archives		
7.1	After Search at Current Archive	Minimum €10	
7.2	After Search at Permanent Archive	Minimum €20	
8	Cancellation of a Payment Transaction	€ 20	
9	Advice for non Execution of a Payment Transaction due to customer's fault	€ 5	
10	Execution of customer's instructions received by mail or other way.	€10 per instruction	The charge applies to cases where telephone confirmation is required in order to confirm the authenticity of the instruction.
11	Payments through JCC SMART	€4 + V.A.T. per account	
12	Test Key Codes	€100 quarterly	
13	Returned Mail	€10 for every returned mail	
14	Legal Opinion from internal / external lawyer	Minimum €50, Maximum €150 plus any real expenses	
15	Change of Ownership Structure (Directors/Secretary/ Signatory/ Registered Shareholder)	International Sector Customers €50 for every change of individual/ organization, Minimum €100, Maximum €300	
16	Preparation of Consent/ Confirmation Letters	€30 for each consent/ confirmation letter in relation to loans	
17	KYC File Update	Organizations: Minimum €100, annually  International Sector Customers. €400 per customer, annually	
18	Mortgage Withdrawal	• Individuals: €75 • Organizations: €100	In cases of early repayment (excluding refinancing).

**CATEGORY J: ALPHA EXPRESS BANKING**

1	Balances Overview Accounts/ Cards	Free of charge	
2	Account Statement	Free of charge	
3	Electronic Cheque Image	Free of charge	
4	Electronic E-Voucher (E-Voucher)	Free of charge	
5	Transfer Between Own Accounts	Free of charge	If applicable, Currency Exchange Fee is collected.
6	Transfer To Other Alpha Bank Client	Free of charge	If applicable, Currency Exchange Fee is collected.
7	Currency Exchange Fee	1%, Minimum €10, Maximum €1.000	The transaction involves conversion from / to Euro
8	Handling Fee	0,2%, Minimum €7, Maximum €500	The Transaction involves conversion of two foreign currencies or where it is defined as "Handling Fee".
9	Outgoing Credit Transfer		
9.1	Processing Fee		
9.1.1	In Euro and towards EU (European Union including Cyprus) / EEA (European Economic Area) countries  • Up to €1.000 • Over €1.000 up to €10.000 • Over €10.000 up to €50.000 • Over €50.000	€4 €7 €10 0,06% on the amount with Maximum € 300  For amounts over €50.000 Currency Exchange Fee Or Handling Fee is additionally charged.	• Value Date: – For Credit Transfers in Euro and towards EU / EEA countries: + 1 working day – For Credit Transfers either in any Foreign Currency or towards countries outside EU / EEA: + 2 working days
9.1.2	In foreing currency and towards EU/ EEA countries  • Up to €1.000 • Over €1.000 up to €10.000 • Over €10.000 up to €50.000 • Over €50.000	€4 €7 €10 0,06% on the amount with Maximum € 300  For amounts over €1.000 Currency Exchange Fee Or Handling Fee is additionally charged.	• Charges Allocation: – Credit Transfers in any Currency and towards EU / EEA countries are executed with Charges Details:"SHA"
9.1.3	In any currency and towards countries outside EU/ EEA  • Up to €50.000 • Over €50.000	€30 0,06% on the amount with Maximum € 300  For amounts over €1.000 Currency Exchange Fee Or Handling Fee is additionally charged.	



**CHARGES CATALOGUE**

A/A	DESCRIPTION	FEES	COMMENTS
9.2	Value Date Fee		
9.2.1	Credit Transfers with Same Value Date as Execution Date	0,05% Minimum €12, Maximum €250	1. Value Date Fee is charged in addition of the Processing Fee (see 9.1 Processing Fee).
9.2.2	Credit Transfers with Next Value Date following Execution Date	0,03% Minimum €8, Maximum €250	2. Value Date Fee is charged for Credit Transfers executed with Value Date other than the default one (see Notes of Category C.Funds Transfer 9.1)
9.3	"Full Amount to Beneficiary" Service Fee		
9.3.1	Credit Transfers in Euro through Alpha Bank SA  • In favor of customers of Alpha Bank SA or other Greek Banks of Greece and other Banks of Alpha Bank Group Up to €50.000 Over €50.000	€10 €22	
9.3.2	Credit Transfers in Euro through through other Correspondent Banks  Up to €10.000 • To countries through European Union or European Economic Area • To countries outside European Union or European Economic Area Over €10.000 up to €50.000 Over €50.000	€18 €25 €40 €60	1. "Full Amount to Beneficiary" Service Fee is charged on addition of the Processing Fee (see 9.1 Processing Fee). 2. "Full Amount to Beneficiary" Service Fee is charged for Credit Transfers executed with Charges Details: "Our".
9.3.3	Credit Transfers in USD	\$25	
9.3.4	Credit Transfers in GBP	£30	
9.4	Correspondent Bank Fee for Credit Transfers in RON/BGN/SEK	€ 10	Correspondent Bank Fee for Credit Transfers in RON/BGN/SEK is charged in addition of the Processing Fee (see Fees Category 9.1)
10	Cheque Stop Payment	Free of charge	
11	Cheque Book Order	€15 per cheque book	
12	Set up of Standing Order	Free of charge	
13	Statement Reordering (e-statement)	Free of charge	
14	Utility Payments	Free of charge	
15	Hardware Token	€15 per device	
16	Replacement of Token	€15 per device	
17	PIN Reissue	€10 per instruction	