



AMENDMENTS OF THE TARIFF GUIDE CHARGES AND VALUE DATES FOR EX-ASTROBANK CLIENTS

Tariff	Current Tariff until 18.1.2026	New Tariff from 19.1.2026
1. Inward Transfers		
Inward Transfers in Euro	Up to €2.000,00: Free of Charge From €2.000,01 to €5.000,00: €2 From €5.000,01 to €50.000,00: €10 From €50.000,01 and over: €30	<u>Rename of Fee:</u> Processing Fee for Charges Details SHA / BEN <u>Retail and Small Organizations:</u> Up to €3.000: Free of Charge Over €3.000: 0,06%, Minimum €2 / Maximum €35 <u>Corporate and SMEs:</u> Transaction currency in Euro: Up to €10.000: Free of Charge Over €10.000 up to €50.000: €4 Over €50.000: €25 Transaction currency in Foreign Currency Up to €10.000: €2 Over €10.000 Up to €50.000: €15 Over €50.000: €35 <u>IBU Clients:</u> Up to €2.000: €3 Over €2.000 Up to €10.000: €6 Over €10.000 Up to €50.000: €12 Over €50.000: €30 Plus Currency Exchange Fee or Handling Fee (if applicable)
Inward transfers in other currencies	Up to €1.000,00: €3 From €1.000,01 to €5.000,00: €10 From €5.000,01 to €50.000,00: €15 From €50.000,01 και άνω: €35	
Processing Fee applicable to credit transfers bearing Charges Details: 'OUR'	Not applicable	Up to €2.000: €15 Over €2.000 up to €50.000: €30 Over €50.000: €45 Plus Exchange Commission or Handling Fee (if applicable)
Inward Transfers in favor of Clients of other Banks in Cyprus	- Commission: 0,15% Minimum €5, Maximum €40 - Handling fee: €12	Cancellation of Fee
Exchange Commission (Whenever there is a conversion between different currencies including Euro)	0.45% Minimum €6, Maximum €500	<u>Retail and Small Organizations:</u> 0,50%, Maximum €500 The fee applies when transaction involves conversion from / to Euro <u>Corporate and SMEs:</u> 0,4%, Minimum €10 / Maximum €500 The fee applies whenever there is a conversion between two different currencies. <u>IBU Clients:</u> 0,3%, Minimum €10 / Maximum €500 The fee applies whenever there is a conversion between two different currencies.
Handling Fee		<u>Retail and Small Organizations:</u> 0,10% Maximum €500 The fee applies when transaction involves conversion between two foreign currencies or when the charge mentions/includes 'Handling Fee'
Transaction Investigation	- Euro and other currencies: €40 - USD: €80	<u>Retail and Small Organizations:</u> 1%, Minimum €100 <u>Corporate and SMEs:</u> 0,75%, Minimum €100 <u>IBU Clients:</u> 1%, Minimum €50
Rejection/ Return of Incoming Credit Transfer	Not applicable	€40
Return of Incoming Credit Transfer following Ordering Institution request	Not applicable	€40
2. Outward Transfers		
Payments within EU in Euro	Up to € 50.000,00: 0.15%, Minimum €10 / Maximum €20 From € 50.000,01 and over: 0.20% Minimum €100 / Maximum €500	<u>Rename of Fee:</u> Outgoing Credit Transfers Towards European Union including Cyprus / European Economic Area countries - Processing Fee <u>Retail and Small Organizations:</u>



Tariff	Current Tariff until 18.1.2026	New Tariff from 19.1.2026
		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 Plus Handling Fee for amounts over €50.000 <u>Corporate and SMEs:</u> <u>Transaction currency in Euro</u> Up to €1.000: €10 Over €1.000 - €5.000: €15 Over €5.000 - €10.000: €20 Over €10.000 - €50.000: €25 Over €50.000: 0,20% on the amount, Maximum €500 Plus Currency Exchange Fee <u>Transaction currency in Foreign Currency</u> 0,20% on the amount, Minimum. €20 Maximum €500 Plus Currency Exchange Fee <u>IBU Clients:</u> Up to €1.000: €20 Over €1.000 - €5.000: €35 Over €5.000 - €10.000: €40 Over €10.000 - €50.000: €50 Over €50.000: 0,20% on the amount, Maximum €500 Plus Exchange Commission (if applicable) and Transfer Fee €30 for amounts over €50.000
Payments in EU Foreign Currency and outside EU in all Currencies	0.20%, Minimum €10 / Maximum €500	<u>Rename of Fee:</u> Outgoing Credit Transfers Towards countries outside EU (European Union including Cyprus) / EEA (European Economic Area) countries - Processing Fee <u>Retail and Small Organizations:</u> Up to €20.000: €25 Over €20.000 Up to €50.000: €50 Over €50.000: 0,1% on the amount, Maximum €500 Plus Currency Exchange Fee Or Handling Fee, regardless of the amount <u>Corporate and SMEs:</u> 0,20% on the amount, Minimum €20 Maximum €500 Plus Currency Exchange Fee <u>IBU Clients:</u> In Euro: Up to €1.000: €20 Over €1.000 - €5.000: €35 Over €5.000 - €10.000: €40 Over €10.000 - €50.000: €50 Over €50.000: 0,20%, Maximum €500 In foreign currency: Up to €1.000: €20 Over €1.000: 0,20% on the amount, Minimum €25, Maximum €500 Plus Transfer Fee €30 for amounts over €50.000
Exchange Commission (Whenever there is a conversion between different currencies including Euro)	0.45% Minimum €6 – Maximum €500	<u>Retail and Small Organizations:</u> 0,50%, Maximum €500 The fee applies when transaction involves conversion from / to Euro. <u>Corporate and SMEs:</u> 0,4%, Minimum €10 / Maximum €500 <u>IBU Clients:</u> 0,3%, Minimum €10 / Maximum €500



Tariff	Current Tariff until 18.1.2026	New Tariff from 19.1.2026
		The fee applies whenever there is a conversion between two different currencies.
Cancellation / Amendment of Transfer	- Euro and other currencies: €40 - USD: €80	<u>Rename of Fee:</u> - Order Cancellation / Recall <u>Individuals and Legal entities:</u> €30 plus Correspondent Bank Fees (if applicable) <u>IBU Clients:</u> €40 plus Correspondent Bank Fees (if applicable) - Order Amendment: €60, per order
Same Day Value	No Fees	<u>Rename of Fee:</u> Value Date Fee - Credit Transfers with Same Value Date as Execution Date 0,05%, Minimum €12 / Maximum € 200
Incomplete information on transfer application	€12	€30
Investigation Charges / Confirmation Charges	- Euro and other currencies: €40 - USD: €80	- Transaction Investigation <u>Retail and Small Organizations:</u> 1%, Minimum €100 <u>Corporate and SMEs:</u> 0,75%, Minimum €100 <u>IBU Clients:</u> 1%, Minimum €50 - Order Confirmation/Trace: €60 per order Correspondent Bank Fees (if applicable)
Rejection / Return of Outgoing Order by other Correspondent Bank	Not applicable	Correspondent Bank Fees (if applicable)
Charging Option 'OUR'	In Euro: Up to € 10.000,00: €15 From €10.000,01 to € 50.000,00: €40 From € 50.000,01 to € 100.000,00: €60 Over € 100.000,01: €60 Foreign Currency (in EUR equivalent): Up to € 10.000: €35 Over €10.000 to € 50.000: €50 Over € 50.000 to € 100.000: €60 Over € 100.000: €60	<u>Rename of Fee:</u> Processing Fee for Charges Details: 'OUR' The fee is charged in addition of the Processing Fee. <u>Retail, and Small Companies / SMEs and Corporate:</u> Up to € 10.000: €20 Over €10.000 - € 50.000: €30 Over € 50.000 - € 100.000: €50 <u>IBU Clients:</u> Up to €10.000: €15 Over €10.000 - €50.000: €40 Over €50.000: €60
Outward Payments in RON/BGN/SEK	Not applicable	€10 In addition of the Processing Fee
Manual input of transfer	€5	€20 πλέον Τέλη Ανταποκρίτριας Τράπεζας (όποτε υφίστανται)
3. Cheques		
Local Bankers Drafts	0.18% Minimum €6 / Maximum €20	0,15%, Minimum €5, Maximum €20, plus Stamps
Cheque returned unpaid due to insufficient funds	€35	€40 per cheque
Cheques deposited and returned unpaid	€3	€5 per cheque
Issuance of Cheque Book	€30	€35 per cheque book
Special Cheque Book	Not applicable	Printing Cost plus Stamps plus €0,05 per sheet for Supervision Cost
Special Presentation	Incoming €20 / Outgoing €40	€40 per cheque
Returned of paid cheques to Drawers	- Minimum charge: €10 - Maximum per date: €50	Cancellation of Fee
Stop payment of cheques	- Minimum charge per cheque: €10 - Maximum charge per request: €40	€10, Maximum €50 in case of whole cheque book or series of cheques
Cheque Encashment on Counters	- Up to €10.000,00: €2 - From €10.000,01 and over: €10	<u>Rename of Fee:</u> Cash Withdrawal Euro notes From Euro account (including payment of cheque issued on Alpha Bank Cyprus Ltd) 0,15%, Minimum €5



Tariff	Current Tariff until 18.1.2026	New Tariff from 19.1.2026
Encashing of government cheques	No Fees	Cancellation of Fee
Cheque deposit over the counter/per deposit (applies to Legal Entities only)	€3	In local currency: €0.50 per cheque In foreign currency: 0.25%, Minimum €5 / Maximum €170 Plus Stamp Duty and Currency Exchange Fee
Deposit of other Banks' Bank Draft and / or Government cheques with Zero Float	Not applicable	0,25%, Min. €1 per cheque Deposit of cheques with zero float is not allowed for amounts" Over €2.000 for Individual and Small Companies Over €10.000 for SMEs and Corporate
Cancellation of Banker's Draft	Not applicable	€4 plus SWIFT Fee plus Correspondent Bank Fees (€40/£30/\$40), if applicable
4. Payments and Foreign Exchange		
Issuance of Banker's Drafts (exchange commission involved)	0,45%, Minimum €6, Maximum €500	Individuals and Legal Entities: Handling Fee or Exchange Currency Fee, plus stamps IBU Clients: Handling Fee: 0,2%, Minimum. €10 / Max. €500 or Currency Exchange Fee, plus Stamps
Issuance of Banker's Drafts in any other currency except EURO (same currency transactions)	0,18%, Minimum €6, Maximum €400	Individuals and Legal Entities: Handling Fee or Exchange Currency Fee, plus stamps IBU Clients: Handling Fee: 0,2%, Minimum. €10 / Max. €500 or Currency Exchange Fee, plus Stamps
Issuance of banker's draft in any other currency except Euro	0,18%, Minimum €6, Maximum €40	0,25%, Minimum €17
Purchase of banker's draft in Euro	0,18%, Minimum €6, Maximum €20	0,25%, Minimum €17
Internal Transfers		
Between accounts of different Clients:		Rename of Fee: Transfers within the Bank: €5 Accounts in foreign currency: Plus Currency Exchange Fee or Handling Fees.
Exchange Commission	0,45% Minimum €6 / Maximum €500	
Same Currency Transactions	0.15% Minimum €7 / Maximum €15	
Cross Currency Transactions	0,45% Minimum €6 / Maximum €500	
Between accounts of same customer:		Incorporated into the charge 'Between accounts of different Clients
Exchange Commission	0,45% Minimum €6 / Maximum €500	
Same Currency Transactions	€2.00	
Cross Currency Transactions	0,45% Minimum €6 / Maximum €500	
Purchase of Foreign Currency notes		
Pay Cash in Euro or Deposit in Euro Account	1.75% Minimum €5.50	Rename of Fee: Deposit of foreign currency notes Into a Euro account:1%, Minimum €5 plus Currency Exchange Fee Into a foreign currency account:0.50% For different currencies: plus Handling Fee
Deposit in Same Foreign Currency Account	0.50% Minimum €5	
Deposit in Other Foreign Currency Account	0.50% Minimum €5	
Repurchase of Foreign Currency Notes	No Fees	
Sale of Foreign Currency Notes		
Receive Euro Cash Notes (Exchange) or Debit Euro Account	1,15%, Minimum €2.50 / Maximum €40	Rename of Fee: Withdrawal of foreign currency notes 0,50% If different currencies, plus Currency Exchange Fee or Handling Fee
Debit Same Foreign Currency Account	0,80% Minimum €2 / Maximum €100	
Debit Other Foreign Currency Account	0,80% Minimum €2 / Maximum €150	
Forward Contracts		



Tariff	Current Tariff until 18.1.2026	New Tariff from 19.1.2026
Establishment of Forward Contract	0.20% Minimum €35 - Unlimited	Rename of Fee: Forward Contracts (Buy / Sell) - USD, GBP: 0,10% Plus Currency Exchange Fee - Other Currencies: 0,25% Plus Currency Exchange Fee
5. Other Services Rendered		
Standing Orders		
Opening Commission	€10	Cancellation of Fee
Amendments on Standing Order Instructions	€10	Cancellation of Fee
Fees for non-automated payrolls	- For each individual payment: Minimum €2.50 - For the whole payroll: Maximum €300	Cancellation of Fee
Reference Letters	- Standard Text: €30 - General: €50	€50 Per Letter
Copy of Customer's Accounts Statement (per period)	€5	<u>Retail Clients:</u> €4 per page, Maximum €8 <u>Small Organizations, SMEs and Corporate:</u> €4 per page, Maximum €60 <u>IBU Clients:</u> Individuals: €4 per page, Maximum €8 Organizations: €4 per page, Maximum €60
Copy of Account Statement for a period prior to one year than the request date	Not applicable	<u>Retail Clients:</u> €5 per page, Maximum €50 <u>Small Organizations, SMEs and Corporate:</u> €5 per page, Maximum €200 <u>IBU Clients:</u> Same as above
Account Statement Service via SWIFT Message	Not applicable	<u>Corporate/ SMEs:</u> Fee on the basis of the posting frequency: Daily: €100 Weekly: €75 Monthly or longer time period: €50 Quarterly, per account
Copies of Cheques, vouchers etc.	- For each cheque/voucher: Minimum €3,50 - Per request: Maximum €15	Cancellation of Fee
Rejected SEPA Direct Debits for non-sufficient funds	€1	<u>Rename of Fee:</u> Non Execution of Standing Order ή Rejected SEPA Direct Debit due to insufficient funds: €5
Certificates - Information from/to other parties		
Auditors Certificates	- Individuals: €20 - Small size companies: €40 - Corporate Clients: €60	<u>Retail and Small Organizations:</u> €35 <u>Corporate and SMEs:</u> €60 <u>IBU Clients:</u> Individuals: Minimum €35 Organizations: Minimum €100
Financial information to Trustees, Administrators/Executors about their Clients	€40	€45 per case
Other Certificates	Minimum €5, Maximum €50	Cancellation of Fee
Issue of Clients Collateral Certificate	Not applicable	Minimum €60
Loan/ Overdraft Interest Rate Variation Certificate	Not applicable	€50 per certificate
Services offered to current/savings account holders		
Cash Withdrawals from Current/Savings accounts (In Branch)	- Up to €10.000,00: €2 - From €10.000,01 and over: €10	Cash Withdrawal Euro notes <u>From Euro account</u> (including payment of cheque issued on Alpha Bank Cyprus Ltd) 0,15%, Minimum. €5, plus Bank's cost, among others, for transfer from cash transportation company and insurance cover.



Tariff	Current Tariff until 18.1.2026	New Tariff from 19.1.2026
		From Foreign Currency account 0,50% Plus Currency Exchange Fee
Deposit/withdrawal of coins (for amounts over €50)	1%, Minimum €3	Exchange/ Count / Withdrawal of coins 2%, Minimum €10
Deposit of coins through the coin machine (for amounts over €50)	0.5%, Minimum €3	Incorporated into the fee 'Deposit/Withdrawal of Coins (for amounts over €50)
Debit account in excess	€12.00	Cancellation of Fee
Notice Accounts	At the discretion of the Bank according to Market Conditions	2%, the fee is calculated on the amount of the withdrawal and according to the days of Notice of each deposit.
Service Charge		
Account Opening Fee	<u>IBU Clients:</u> Individuals: Minimum €200 / Maximum €300 Legal Entities: Minimum €300	<u>IBU Clients:</u> ▪ Individuals: €250 ▪ Organizations: €500 The bank is entitled to apply commonly agreed charges for the assessment of account opening applications, where enhanced due diligence is required.
Savings Account	€2 Monthly Fee	<u>Retail and Small Organizations:</u> €2 per month, per account <u>Corporate and SMEs:</u> €7 per month, per account
Current Account (Applies to Individuals non-IBU Clients with current accounts with no limit)	€2 Monthly Fee	<u>Rename of Fee:</u> Current Accounts without limit Individuals: €3 Monthly, per account Small Companies: €12 Monthly, per account SMEs and Corporate: €80 Quarterly, per account
Current Account (Applies to Legal Entities non-IBU Clients with current accounts with no limit)	€20 Monthly Fee	
Account Maintenance Fee applies to non resident accounts	€25 Quarterly Charge	Cancellation of Fee
Non residents - Individuals (quarterly charge)	<u>IBU Clients:</u> ▪ Legal Entities: €50 per month ▪ Non-residents Individual: €50 per quarter	<u>IBU Clients:</u> ▪ Individuals: €20 per month, per customer ▪ Legal Entities: €60 per month, per customer
Dormant Account	€5 Quarterly Charge	<u>Individuals and Small Companies:</u> €30 per year, per account <u>SMEs and Corporate:</u> €30 per year, per account <u>IBU Clients:</u> Individuals: €15 per month, per account Legal entities: €50 per month, per account
Activation of inactive accounts (Dormant accounts)	<u>IBU Clients:</u> ▪ Individuals: €50 ▪ Legal Entities: €100	Cancellation of Fee
Notice Accounts	Not applicable	<u>Individuals and Small Organizations:</u> €2 Monthly, per account <u>Corporate and SMEs:</u> €7 Quarterly, per account
Payment Accounts with Basic Characteristics	Not applicable	€2 Monthly, per account
Investment Accounts	Not applicable	<u>Individuals:</u> €2 Monthly, per account
Execution Fee for accounting entries	Not applicable	€0,25 per transaction
Business Relationship Assessment / Review Fee	Not applicable	<u>Retail and Small Organizations:</u> Minimum €100 <u>Corporate and SMEs:</u> Minimum €100 Per customer where enhanced due diligence is required



Tariff	Current Tariff until 18.1.2026	New Tariff from 19.1.2026
Expedite of Account Opening	Not applicable	<u>IBU Clients</u> : €1.000
Account Closure Fee	Not applicable	<u>Corporate and SMEs</u> : €200 <u>IBU Clients</u> : Individuals: €100 Organization: €200
Review Fee	<u>IBU Clients</u> : Individuals: Minimum €100 / Maximum €200 <u>Legal Entities</u> : Minimum €400	<u>SMEs</u> : Minimum €130 <u>Corporate</u> : Minimum €180 <u>IBU Clients</u> Individuals: Minimum €150 Organization: Minimum €500
Change of ownership and line of business	<u>IBU Clients</u> : Minimum €300 / Maximum €400	Cancellation of Fee
Low turn-over per customer	<u>Για IBU Clients</u> : Individuals: €10 per month if average balance < €20,000 and less than 4 transactions per month Legal Entities: €15 per month if average balance < €20,000 and less than 4 transactions per month	<u>IBU Clients</u> : Individuals: €50 Legal Entities: €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.
Not accepted client fee	Not applicable	<u>IBU Clients</u> : Individuals: €175 Legal Entities: €350 Per month, for clients with terminated accounts that have credit balances
Other charges (Directors/Secretary/Signatory/Registered Shareholder/Opening of additional account under same CIF/Internet Banking Amendments)	<u>Για IBU Clients</u> : Minimum €50 / Maximum €100	<u>Rename of Fee</u> Change of Ownership Structure (Directors/Secretary/ Signatory/ Registered Shareholder). <u>Small Companies</u> : €100, Minimum €300 <u>IBU Clients</u> : Minimum €50
Minimum Annual Total Commissions and Fees per CIF	<u>IBU Clients</u> : Individuals: Minimum €200 / Maximum €300 Legal Entites: Minimum €600 / Maximum €1200	Cancellation of Fee
Statement printing and mailing cost		
Companies	€5.00	Organizations: €4 per page, Maximum €60
Safe Deposit Boxes		
Small Boxes	Annual Fee: €150 plus V.A.T, plus stamps	€140 plus V.A.T. plus Stamps, per year
Medium Boxes	Not applicable	€180 plus V.A.T. plus Stamps, per year
Large Boxes	Annual Fee: €200 plus V.A.T, plus stamps	€250 plus V.A.T. plus Stamps, per year
Loss/Destruction of Safe Deposit Box Key	Not applicable	€90, Replacement Cost is charged
Notice Account	At the discretion of the Bank according to Market Conditions.	2% On the withdrawal amount for the remaining period, until the expiry date of the Time Deposit
Utility Bills Payment	Clients: €2 Non-Clients: €5	Cancellation of Fee
Postages	Ordinary Mail: €3 Courier: Minimum €35 / Maximum €50	€5 €35 per package
Power of Attorney	Commission: €10 General Power of Attorney: €6 Specific Power of Attorney: €2	€5 plus Certification Fees
Search at the Registrar of Companies	See Fee "Search in InfoCredit"	Individuals and Small Companies: €20 per search SMEs and Corporate: €20 per search IBU Customer: €30 per search



Tariff	Current Tariff until 18.1.2026	New Tariff from 19.1.2026
Search in InfoCredit		
Comprehensive Report	€28.46	€30
Structure Report Online	€14.00	€15
Comprehensive Report Plus	€39.46	€40
Structure Report Enhanced Online	€19.00	€20
Investigation Structure Report	€25.46	€30
Investigation Structure Report Enhanced	€36.46	€40
Investigation Credit Report	€50.46	€55
Credit Report	€50.46	€55
Credit Report Online	€34.00	€35
Provident Fund/Client Account	Account Opening Fees €100	€150 per account
	Annual Review Fees €100	€200 per year, per account
Review Fee on Client Accounts	Not applicable	<u>Individuals and Legal Entities:</u> 0,5% Minimum. €150, Maximum €1.500. <u>IBU Clients:</u> 0,5% Minimum €500 per quarter On the declared /actual total credit turnover of the account
Legal Entities Account Opening Fee for Additional Current Account	€100	Cancellation of Fee
Cash Deposit in Branch	- First 3 deposits per day: No Fees - For over 3 deposits per day: €2 per deposit	Cash Deposit Euro notes: - In Euro: 0,10%, Minimum €3 / Maximum €10 - In foreign Currency Account: Currency Exchange Fee
Search at overseas Credit Bureaux / Agencies	Not applicable	<u>Retail and Small Organizations:</u> €35 per search <u>Corporate and SMEs:</u> €70 per search <u>IBU Clients:</u> Individuals €35 / Organizations: €70
Provision of information following an Archive Search	Not applicable	<u>Retail and Small Organizations:</u> Current year: Free of charge For previous years: €20 <u>Corporate and SMEs:</u> Minimum €10 <u>IBU Clients:</u> Current year: Free of charge For previous years: €20
Execution of customer's instructions received in hand written form	Not applicable	€50 per instruction
Legal Opinion from internal / external lawyer	Not applicable	Minimum €50 / Maximum €150 plus any real expenses
Preparation of Consent/ Confirmation Letters	Not applicable	€30 For each Letter / Confirmation letter
Replacement of Existing Assigned Contract	Not applicable	€25
Change in the organizational chart / incorporation details / authorized signatories / authorized users of a legal entity	Not applicable	<u>Legal Entities:</u> Minimum €100 / Maximum €300 <u>IBU Clients:</u> Minimum €50
6. Trade Finance Services		
Export letter of credits		
Advice Commission	0.05%, Minimum €50 / Maximum €130	0,1%, Minimum €50 / Maximum €100
Advising Commission for non Clients	0.10%, Minimum €90 / Maximum €150	



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Confirmation Commission (per month minimum three months in addition to the advising commission)	0.20%, Minimum €100	0,2%, Minimum €100 per quarter
Execution Commission	Not applicable	€60
Transferring of a Credit or part of it	Per month (minimum three months): 0,15% Minimum €60, per month thereafter or part of it	0,15%, Minimum 0,45% or €50, whichever is greater Per month or part thereof
Negotiation - Payment under export L/C	Exchange Commission 0.45%, Minimum €6 / Maximum €500	0,5%, Minimum €10
	Handling Commission 0.25%, Minimum €10	0,25%, Minimum €10
Execution Commission/Payment	0.25%, Minimum €50 / Maximum €150	0,2%, Minimum €50 / Maximum €150
Acceptance Commission (per month minimum three months) - Only for Confirmed LCs	0.10%, Minimum €50	0,2%, Minimum €20 Per 3 months or part thereof
Import letter of credits		
Opening Commission		
Per month (minimum three months)	0.20%, Minimum €50 / Unlimited	Rename of Fee: Opening/ Extension Commission 0,20%, Minimum €50 per month or part thereof
Per month thereafter or part of it	0,20%	
Exchange Commission	0.45%, Minimum €6 / Maximum €500	0,5%, Minimum €10 The fee applies when transaction involves conversion from / to Euro
Handling Commission	0.25%, Minimum €10 / Unlimited	0,25%, Minimum €10 In cases where exchange commission is not applicable
Extension Commission for every additional month or part of it	0,20%	
Acceptance Commission	- Per month (minimum three months): 0.20%, Minimum €45 – Unlimited - Per month thereafter or part of it: 0.20%	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)
Correspondent Bank Fee for non-executed L/C	€30	Cancellation of Fee
Correspondent Charges	Not applicable	If the charges are not for the Beneficiary's account then the customer is charged, as per Correspondence Bank fees
Confirmation Commission	Not applicable	0,20%, Minimum €50 per quarter
Placing Goods in Bonded Warehouse and Release	0,10%, Minimum €50 / Maximum €130	0,05%, Minimum €35 / Maximum €85
Release of goods (per delivery order)	0,05%, Minimum €25	0,025%, Minimum €20 For 3 months or part thereof, from the date of placing the goods in bonded until each release date.
Inspection/Certificate of goods (per visit)	€90 per visit	€100 per hour
Outward Foreign Documentary Bills for Collection		
Exchange Commission	0,45%, Minimum €6 / Maximum €500	0,5%, Minimum €10
Handling Commission (in cases where exchange commission is not applicable)	0,25%, Minimum €10 / Maximum €500	0,25% Minimum €10
Collection Commission	0,20%, Minimum €20 / Maximum €90	0,2%, Minimum €20 / Maximum €85
Amendment Commission	€20	€10



Tariff	Current Tariff until 18.1.2026	New Tariff from 19.1.2026
Cancellation Commission for return of Outward Documentary Bill	0,10%, Minimum €5 / Maximum €20	Cancellation Expenses €10
Outward Foreign Clean Bills for Collection		
Exchange Commission	0,45%, Minimum €6 / Maximum €500	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
Handling Commission	0,25%, Minimum €10 / Maximum €500	
Collection Commission	0,10%, Minimum €10 / Maximum €20	
Cancellation Commission for return of Outward Documentary Bill	0,10%, Minimum €5 / Maximum €20	
Inward Foreign Documentary Bills for Collection		
Exchange Commission	0,45%, Minimum €6 / Maximum €500	0,5%, Minimum €10
Handling Commission (in cases where exchange commission is not applicable)	0,25%, Minimum €10 / Maximum €500	0,25%, Minimum €10
Collection Commission	0,20%, Minimum €15 / Maximum €100	0,2%, Minimum €20 / Maximum €85
Acceptance Commission	€15	€20
Protest fees	€30	Minimum €35
Acceptance Guarantee/Extension Commission	0,20%, Minimum €20	€20
Cancellation Fees	Not applicable	€10
Inward Foreign Clean Bills for Collection		
Exchange Commission	0.45% Minimum €6 / Maximum €500	0,5%, Minimum €10
Handling Commission	0.25% Minimum €10 / Maximum €500	0,25%, Minimum €3,50 / Maximum €250
Execution Charge	- Up to €1.000: €5 - From €1.000,01 - €10.000: €10 - Over €10.000,01: €25	0,2%, Minimum €20 / Maximum €85
Protest Fees	€20	Minimum €35
Return of Unpaid Bill	€30	Cancellation Fees: €10
Local Bills of Collection	Not applicable	- Local Bills of Collection: 0,25%, Minimum €17 - Bills returned unpaid: €8
Notice of payment of Local Bill of Collection	Not applicable	€2 per notice
LETTERS OF GUARANTEE		
Issuance Commission (per month minimum three months)	0.17% Minimum €30	Rename of Fee: Issuance / Extension Commission 0.175%, Ελάχισ. €30 Per month or part thereof Minimum duration 3 months
Issuance Commission for Immigration purposes	1,20% for period of 10 years	
Extension Commission for every additional month or part of it	0,17%	
Amendment Commission	€30	€20 per amendment
Cancellation Commission	Not applicable	€20
Exchange Commission	0,45% Minimum €6 / Maximum €500	Cancellation of Fee for Letters of Guarantee
Handling Commission	0,25% Minimum €10 / Maximum €500	Cancellation of Fee for Letters of Guarantee
Commission for Legal Advice	0,25% Minimum €10 / Maximum €200	€100
Settlement of Claim	€50	Rename of Fee: Claim Fee: €40
Advising of LG	0.10% Minimum €90 / Maximum €150	€50



Tariff	Current Tariff until 18.1.2026	New Tariff from 19.1.2026
Advising of amendment of LG	€30	€20 per amendment
Delivery Expenses	Not applicable	€30
SWIFT charges	Not applicable	€20
Shipping Guarantees		
Issuance Commission	- For a period of 3 months: €36 - Per month thereafter or part of it: €12	€50
Other Charges		
Message Transmission	€15	€20 per message
Courier	Without Documents: €35 With Documents: €50	€35 per package
Postages	Ordinary Mail: €3	Ordinary Mail: €5
7. Credit Facilities		
Commission & Charges		
Arrangement Fees	- Retail: 0.50%-1.50%, Minimum €20 - SMEs: 0.50%-1.50%, Minimum €50 - Corporate: 0.50%-1.50%, Minimum €100	<u>Individuals and Small Organizations:</u> 0,1%, Minimum €50 / Maximum €1.000 <u>Corporate and SMEs:</u> Arrangement Fees are set out in the loan / overdraft agreement <u>IBU Clients:</u> 0,1%, Minimum €50 / Maximum €1.000
Documentation Fees (preparation)	- Retail: €75 - SMEs: 0.50%-1.00%, Minimum €100 - Corporate: 0.50%-1.00%, Minimum €200	- Individuals: €50 - Small Organizations: €100 - SMEs: €250 - Corporate: €500 - IBU Clients: Individuals: €50 / Legal entities: €100
Additional Fee for placing or releasing mortgages	€50	Rename of Fee: Mortgage Withdrawal - Individuals: €50 - Small Organizations: €100 - Corporate and SMEs: €500
Loan Disbursements (except Housing Loans)	€20	Cancellation of Fee
Prepayment Expenses / Early Repayment Fees of Loans	The Loans under the Consumer Credit law are charged in line with the provisions of the relative law.	According to unified Charges Catalogue, Category D. Credit Facilities
Prepayment Expenses / Early Repayment Fees of Business Loans	Not applicable	As agreed in writing between the customer and the Bank.
Annual Review Fee for Legal Entities (excluding Clients with overdrafts)	0,50% Minimum €50	Cancellation of Fee
Review Fee for Accounts with overdraft limits	Up to €5.000: €3 Over €5.000 - €10.000: €5 Over €10.000 - €50.000: €20 Over €50.000 - €100.000: €35 Over €100.000 - €500.000: €100 Over €500.000 - €1.000.000 : €175 Over €1.000.000: €400 Per Quarter	<u>Individuals:</u> 1% on the reviewed amount, per year, Minimum €30 / Maximum €1.000 <u>Small Organizations:</u> 1% on the reviewed amount, Minimum €180 / Maximum €1.000, per year <u>Corporate and SMEs:</u> Up to €5.000: €10 Over €5.000 - €10.000: €20 Over €10.000 - €50.000: €40 Over €50.000 - €100.000: €70 Over €100.000 - €500.000: €150 Over €500.000 - €1.000.000 : €250 Over €1.000.000: €400 Per quarter, per account <u>IBU Clients:</u> <u>Individuals:</u>



Tariff	Current Tariff until 18.1.2026	New Tariff from 19.1.2026
		1% on the reviewed amount annually, Minimum €30, Max. €1.000 per year, per account Legal entities: Up to €5.000: €10 Over €5.000 Up to €10.000: €20 Over €10.000 Up to €50.000: €40 Over €50.000 Up to €100.000: €70 Over €100.000 Up to €500.000: €150 Over €500.000 Up to €1.000.000 : €250 Over €1.000.000: €400 Per quarter, per account
Commitment Fee (on the unutilized balances)	Retail: 1,50% Minimum €20 SMEs: 1,50% Minimum €30 Corporate:1,50% Minimum €50	Cancellation of Fee
Cancellation of Not Implemented Approved Facilities	Retail: 0.50%-1.50%, Minimum €15 SMEs:0.50%-1.50%, Minimum €30 Corporate:0.50%-1.50%, Minimum €100	Cancellation of Fee
Restructuring of Distressed Facilities	0.50%-1.50%	Cancellation of Fee
Authorized Temporary Limit (additional interest over agreed interest)	1,00%	Cancellation of Fee
Right to Purchase fee for Fast Auto	€50	Cancellation of Fee
Local Bills Discounted	Not applicable	0,25%, Minimum €5
Evaluation of Structured Credit Facilities	Not applicable	Following agreement with customer
Issue of Waiver	Not applicable	0,15%, Minimum €225 / Maximum €700