

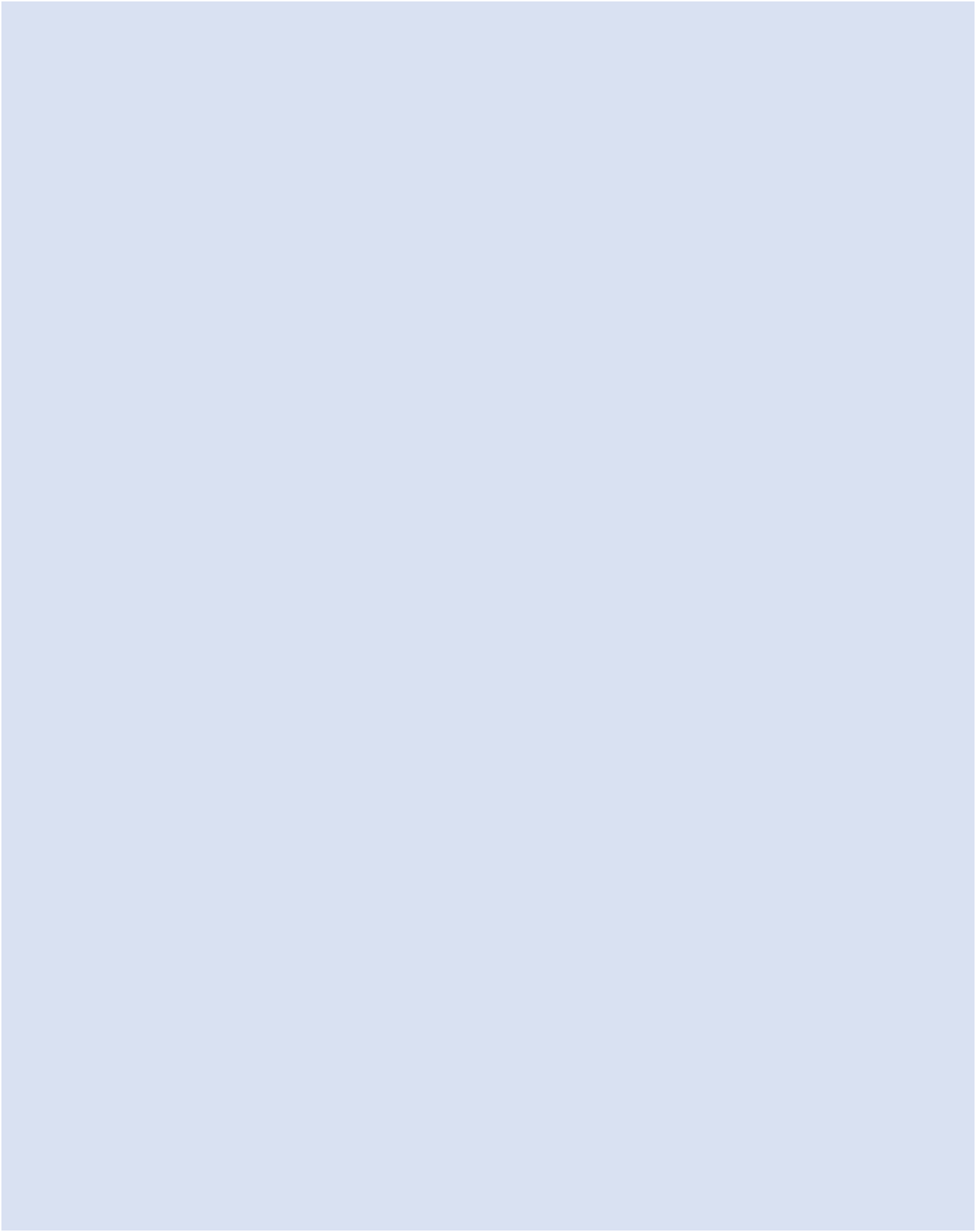


# CHARGES CATALOGUE

Corporate and Small Medium Companies

## CONTENTS

A. Accounts	3
B. Cheques	4
C. Fund Transfers	5
D. Credit Facilities	7
E. Letters of Guarantee	8
F. Imports	8
G. Exports	9
H. Cards	10
I. Other Fees	10





## CHARGES CATALOGUE

S/N

BRANCH NETWORK

ALPHA 360

## CATEGORY A: ACCOUNTS

## 1. CASH DEPOSIT

1.1	Cash Deposit Euro notes: In Euro account	0,10%, Minimum €3 / Maximum €10	Per transaction	
	In foreign currency account	Currency Exchange Fee	Per transaction	
1.2	Deposits of foreign currency notes: In Euro account	1%, Minimum €5 plus Currency Exchange Fee		
	In foreign currency account	0,50% If different currencies, plus Currency Exchange Fee		

## 2. CASH WITHDRAWAL

2.1	Cash Withdrawal Euro notes From Euro account (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.	Per transaction The fee is payable by the party that will receive the cash withdrawn / paid cheque	
	From foreign currency account	0,50% plus Currency Exchange Fee		
2.2	Withdrawal of foreign currency notes	0,50% If different currencies, Currency Exchange 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	€4 per page, Maximum €60		Free of charge
3.2	Copy of Account Statement for a period prior to one year than the request date	€5 per page, Maximum €200		
3.3	Account Statement Service via SWIFT Message	Fee on the basis of the posting frequency: Daily: €100 Weekly: €75 Monthly or longer time period: €50	Quarterly, per account	

## 4. ACCOUNTS MAINTENANCE FEES

4.1	Opening account fee / Review Fee on Client Accounts	0,5% on the declared/ actual total credit turnover of the account, Minimum €150 / Maximum €1.500	If the actual total credit turnover exceeds the declared amount, a commission on the resulting difference shall be charged at the time of the review.	
4.2	Opening Account Fee for Provident Funds	€150	Per account	
4.3	Review Fees on Provident Funds	€200	Annual charge, per account	
4.4	Review Fees For Account with overdraft limit	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	
4.5	Current Accounts without limit	€80	Quarterly, per account	
4.6	Savings Accounts	€7	Quarterly, per account	
4.7	Notice Accounts	€7	Quarterly, per account	



## CHARGES CATALOGUE

S/N	BRANCH NETWORK	ALPHA 360
4.8	Dormant Fee	€30 Annually charge, per dormant account The Dormant Fee is charged in addition of the Maintenance Fee
4.9	Execution Fee for accounting entries	€0,25 per transaction Transactions excluded: • through ATM / Alpha 360 • debit / credit of interest • reversal transactions • transactions with Bank's Cards • charges
4.10	Business Relationship Assessment Fee	Minimum €100 To expedite the account opening process: Additional charge €200, for processing the request within 3 working days Per customer, where enhanced due diligence is required The fee is paid in advance. If the request is rejected, the fee is not refunded.
4.11	Account Closure Fee	€ 200

**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 Stamps plus €0,05 per sheet for Supervision Cost	The Printing Cost is determined by the Printer Office. The Stamps are determined from the Registrar of Stamps.	

## 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 Stamps plus Currency Exchange Fee	Per cheque	
2.2	Deposit of other Banks' Bank Draft and / or Government cheques with Zero Float	Up to €10.000: 0.25%, Minimum €1	Per cheque Deposit of cheques with zero float is not allowed for amounts over €10.000	
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 plus Stamps		
3.2	Cancellation of Bank Draft	€4 plus SWIFT Fee plus Correspondent Bank Fees (€40/£30/\$40), if applicable		
3.3	Issue of Bank Draft drawn on other correspondent Bank	Handling Fee: 0,2%, Minimum €10 / Maximum €500 or Currency Exchange Fee, plus Stamps		



## CHARGES CATALOGUE

S/N	BRANCH NETWORK	ALPHA 360
-----	----------------	-----------

**Notes:**

- Purchased cheques 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.
- Availability date:
  - 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 clients 3 working days.
- Interest Value Date for Cheques:
  - 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 different currencies: Currency Exchange Fee is collected.	Per transaction Transaction excluded: Loan Disbursements	Accounts in same currency: Free of Charge Accounts in different currencies plus Currency Exchange Fee
-------------------------------	--	--	---

## 2. OUTGOING CREDIT TRANSFER

2.1 Outgoing Credit Transfers towards EU (European Union including Cyprus) / EEA (European Economic Area) countries Processing Fee	Transaction currency in Euro: 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  Transaction currency in Foreign Currency: 0,20% on the amount, Minimum €20 Maximum €500 Plus Currency Exchange Fee		Transaction currency in Euro: Up to €1.000: Free Over €1.000 - €5.000: €3 Over €5.000 - €10.000: €5 Over €10.000 - €50.000: €8 Over €50.000: 0,15% on the amount, Maximum €300 Plus Currency Exchange Fee  Transaction currency in Foreign Currency: 0,15% on the amount, Minimum €15 Maximum €300 Plus Currency Exchange Fee
2.2 Towards countries outside EU (European Union including Cyprus) / EEA (European Economic Area) countries Processing Fee	0,20% on the amount, Minimum €20 Maximum €500  Plus Currency Exchange Fee		0,15% on the amount, Minimum €15 Maximum €300 Plus Currency Exchange Fee
2.3 Valuation Date Fee - Credit Transfers with Same Value Date as Execution Date	0,05%, Minimum €12 / Maximum €200	Payments in Euro to a bank within Cyprus and the EU: Free same day execution (default) for any sepa instant amount	0,05% Minimum €12 / Maximum €200
2.4 Additional "Full Amount to Beneficiary" Service Fee			
2.4.1 Outgoing Payments in Euro	Up to €10.000: €20 Over €10.000 - €50.000: €30 Over €50.000: €50	For Outgoing Payments executed with Charges Details:"OUR" (the payer bears the charges imposed by both his own payment service provider and that of the beneficiary).	Up to €10.000: €20 Over €10.000 - €50.000: €30 Over €50.000: €50
2.4.2 Outgoing Payments in USD	\$25	The fee is charged in addition of the Processing Fee	\$25
2.4.3 Outgoing Payments in GBP	£30		£30
2.5 Outgoing Payments in RON/BGN/SEK	€10	The fee is charged in addition of the Processing Fee	€10



## CHARGES CATALOGUE

S/N	BRANCH NETWORK	ALPHA 360
<b>3. INCOMING CREDIT TRANSFERS</b>		
3.1	Processing Fee for Charges Details SHA / BEN	Transaction currency in Euro: Up to €10.000: Free of Charge Over €10.000 - €50.000: €4 Over €50.000: €25  Transaction currency in Foreign Currency: Up to €10.000: €2 Over €10.000 - €50.000: €15 Over €50.000: €35  Plus Currency Exchange Fee
3.2	Processing Fee for Charges Details: 'OUR'	Up to €2.000: €15 Over €2.000 - €50.000: €30 Over €50.000: €45 Plus Currency Exchange Fee
<b>4. VARIOUS FEES</b>		
4.1	Order Confirmation / Trace	€60 Per order
4.2	Order Amendment	€60 Per order
4.3	Order Cancellation / Recall	€30 plus Correspondent Bank Fees (if applicable) Per order
4.4	Missing / Invalid IBAN Code	€30
4.5	Rejection / Return of Outgoing Order by other Correspondent Bank	Correspondent Bank Fees (if applicable)
4.6	Rejection / Return of Incoming Credit Transfer	€40
4.7	Return of Incoming Credit Transfer following Ordering Institution request	€40
4.8	SWIFT Message Fee	€20 plus Correspondent Bank Fees (if applicable)
4.9	Transaction Investigation	0,75%, Minimum €100 Per transaction
4.10	Local Bills for Collection	0,25%, Minimum €17 Per bill Bills returned unpaid: €8 Bank's real expenses are charged accordingly
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 contract	€ 15
	Commission for non utilization	€ 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:**1. 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:

- 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.
- 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.

2. 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:

- 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.
- 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.



## CHARGES CATALOGUE

S/N	BRANCH NETWORK	ALPHA 360
-----	----------------	-----------

## CATEGORY D: CREDIT FACILITIES

1.	Documentation Fees SME Organizations: Corporate:	€250 €500	
2.	Arrangement Fees	Arrangement Fees are set out in the loan / overdraft agreement	
3.	Evaluation of Structured Credit Facilities	Following agreement with customer	
4.	Valuations / Revaluations / Observation of Work in Progress	Valuation Cost plus VAT Based on Valuers Invoice	
5.	Mortgage Withdrawal	€100 In cases of early repayment (excluding refinancing)	
6.	Issue of Waiver	0,15%, Minimum €225 / Maximum €700 On the amount of the Contract of Sale	
7.	Local Bills Discounted	0,25%, Minimum €5 Per Bill Bank's Real Expenses are charged accordingly	
8.	Prepayment Expenses / Early Repayment Fees of Business Loans	As agreed in writing between the customer and the Bank.	
9.	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	
10.	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		



## CHARGES CATALOGUE

S/N

BRANCH NETWORK

ALPHA 360

## Notes:

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.

## Indemnities to Shipping Companies for Missing Bills of Lading - Shipping Guarantees

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

## 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.	
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 (plus stamps)		
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%, Miin. €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	





## CHARGES CATALOGUE

S/N	BRANCH NETWORK	ALPHA 360
-----	----------------	-----------

## 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 notes 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	
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.



## CHARGES CATALOGUE

S/N	BRANCH NETWORK	ALPHA 360
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
<b>3. OUTWARD FOREIGN BILLS FOR COLLECTION</b>		
3.1	Clean Bills	Currency Exchange Fee or Handling Fee, accordingly.
	Foreign Cheques Fee:	0,25%, Minimum €5 / Maximum €170
	Cancellation Expenses:	Plus Bank's real expenses where applicable (ie SWIFT message, Courier services) €10
3.2	Documentary Bills	Currency Exchange Fee or Handling Fee: 0,25%, Minimum €10 / Maximum €500
	Collection Commission:	0,2%, Minimum €20 / Maximum €85
	Cancellation Expenses:	€10
	Amendment Expenses:	€10
3.3	Outward Foreign Documentary Bills for Collection	
	Transaction Fee	€ 40
	Advice of Fate	€ 20
3.4	Outward Foreign Clean Bills for Collection	
	Transaction Fee	€ 40
	Advice of Fate	€ 20

**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 Business Mastercard	€35	Not applicable	Valid per card holder, not per company
1.2 Astro Bank Business Platinum	€90	€90	

**2. ANNUAL FEE FOR CREDIT CARDS**

2.1 Alpha Bank World Business Mastercard	€70	Not applicable	Valid per card holder, not per company
2.2 Astro Bank Business	€70	€50	

**3. OTHER CHARGES FOR CARDS**

3.1 Re-issue of Credit / Debit Card	€10		
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	
--	-------	---------------------------	--



## CHARGES CATALOGUE

S/N	BRANCH NETWORK	ALPHA 360
<b>4.2 ATM CASH WITHDRAWALS</b>		
<b>4.2.1 Debit Cards</b>		
Cash withdrawals in Euro from ATM of Alpha Bank in Cyprus	Free of Charge	
Cash withdrawals in Euro or/ and Swedish Krona from any other ATM in Cyprus and abroad	€2,50	Per transaction
Cash withdrawals in any other currency from any other ATM in Cyprus and abroad	3,33%, Minimum €3	On the transaction amount
<b>4.2.2 Credit Cards</b>		
Cash withdrawals in Euro or any other currency from, from any ATM in Cyprus and abroad	3,33%, Minimum €4	On the transaction amount
<b>Notes for charge 4.1.1:</b> 1. When a card transaction is made in a currency besides Euro, the transaction amount is converted to Euro by Mastercard international Organization, using the relevant exchange rate in effect on the day the transaction is processed by the relevant Organization.		
<b>CATEGORY I: OTHER SERVICES</b>		
<b>1. FOREIGN EXCHANGE COMMISSION</b>		
1.1 Currency Exchange Fee	0,4%, Minimum €10 / Maximum €500	The fee applies whenever there is a conversion between two different currencies, including Euro.
		0,5%, Minimum €10 / Maximum €500
<b>2. SAFE DEPOSIT BOXES</b>		
2.1 Hire of Small Size Safe Deposit Box	€140 plus VAT and Stamps	Per year
2.2 Hire of Medium Size Safe Deposit Box	€180 plus V.A.T. plus Stamps	Per year
2.3 Hire of Large Size Safe Deposit Box	€250 plus V.A.T. plus Stamps	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.
<b>3. CERTIFICATES</b>		
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	€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	Per Instance
<b>4. OTHER FEES</b>		
4.1 Preparation / Review of Power of Attorney	€5 plus Certification Fees	Applies only for document preparation
4.2 Opening of a Standing Order	Free of charge Stamps are collected	
4.3 Standing Order/Sepa Direct Debit failed due to insufficient funds	€ 5	
4.4 Search at the Registrar of Companies	€20	Per search



## CHARGES CATALOGUE

S/N	BRANCH NETWORK	ALPHA 360
<b>4.5 Search in INFOCREDIT</b>		
<b>4.5.1</b> Comprehensive Report	€ 30	
<b>4.5.2</b> Structure Report Online	€ 15	
<b>4.5.3</b> Comprehensive Report Plus	€ 40	
<b>4.5.4</b> Structure Report Enhanced Online	€ 20	
<b>4.5.5</b> Investigation Structure Report	€ 30	
<b>4.5.6</b> Investigation Structure Report Enhanced	€ 40	
<b>4.5.7</b> Investigation Credit Report	€ 55	
<b>4.5.8</b> Credit Report	€ 55	
<b>4.5.9</b> Credit Report Online	€ 35	
<b>4.6</b> Search at overseas Credit Bureaux / Agencies	€70 Per search	
<b>4.7</b> Search at Land Registry Office	According to the Land Registry Office Fees	
<b>4.8</b> Notarized Documents	€ 75	
<b>4.9</b> Apostiled Documents	€ 100	
<b>4.10</b> Correspondence within and outside Cyprus	€5 Registered €10	
<b>4.11</b> Package with Courier service	€35 Per package	
<b>4.12</b> Delivery of Documents by Hand	€ 15	
<b>4.13</b> Provision of information following an Archive Search	Minimum €10	
<b>4.14</b> Execution expenses for instructions received in handwritten form	€50 Per instruction	
<b>4.15</b> Returned Mail	€10 For every returned mail	
<b>4.16</b> Legal Opinion from internal / external lawyer	Minimum €50 / Maximum €150 plus any real expenses	
<b>4.17</b> Studying / Evaluating Complex Cases for Trade Finance Services	Minimum €50/ Maximum €120	
<b>4.18</b> Preparation of Consent/ Confirmation Letters	€30 For each consent/ confirmation letter in relation to loans	
<b>4.19</b> Replacement of Existing Assigned Contract	€25	
<b>4.20</b> KYC File Update		
SME Organizations:	Minimum €130	
Corporate:	Minimum €180	
<b>4.21</b> Alpha 360 PIN Reissue	Free of Charge	