

CHARGES CATALOGUE

Individuals

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CHARGES CATALOGUE

S/N		BRANCH NETWORK		ALPHA 360®
CATEGORY A: ACCOUNTS				
1. CASH DEPOSIT				
1.1	Cash Deposit Euro notes:			
	In Euro account	0,10%, Min. €3/ Max. €10	Per transaction	
	In foreign currency account	Currency Exchange Fee	Per transaction	
1.2	Deposits of foreign currency notes:			
	In Euro account	1%, Min. €5 plus Currency Exchange Fee		
	In foreign currency account	0,50% If different currencies plus Handling Fee		
2. CASH WITHDRAWAL				
2.1	Cash Withdrawal Euro notes			
	From Euro account (including payment of cheque issued on Alpha Bank Cyprus Ltd)	Up to €5.000: 0,15%, Min. €3/ Max. €5 Over €5.000 - €50.000: 0,15%, Min. €5 / Max. €7 Over €50.000: 0,15% 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	Per transaction The fee is payable by the party that will receive the cash withdrawn/paid cheque	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, plus Currency Exchange Fee or Handling Fee		
2.3	Exchange/ Count / Withdrawal of coins	2%, Min. €10		
2.4	Time Deposits Accounts: Withdrawal before maturity date	2%	On the withdrawal amount for the remaining period, until the expiry date of the Time Deposit	
2.5	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	
3. ACCOUNT STATEMENTS				
3.1	Copy of Account Statement	€4 per page, Max. €8	Free of charge for Savings Accounts connected with Alpha Bank Enter Youth Visa and Minor Accounts	Free of charge
3.2	Copy of Account Statement for a period prior to one year than the request date	€5 per page, Max. €50		
4. ACCOUNTS MAINTENANCE FEES				
4.1	Opening account fee / Annual Review Fee on 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 desicion.	
4.2	Opening Account Fee for Provident Funds	€150	Per account	
4.3	Annual Review Fee on Provident Funds	€200	Annual charge, per account	



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4.4	Current Accounts with limit 1% on the reviewed amount, Min. €30 / Max. €1.000 For facilities with cash collateral: 0,10% on the reviewed amount, Min. €30 / Max. €1.000	Annual charge, per account
4.5	Current Accounts without limit €9	Quarterly, per account Minor Accounts: Free of charge
4.6	Savings Accounts €7	Quarterly, per account
4.7	Payment Accounts with basic characteristics €6	Quarterly, per account
4.8	Notice Accounts €7	Quarterly, per account Minor Accounts: Free of charge
4.9	Dormant Fee €30	Annually charge, per dormant account. The Dormant Fee is charged in addition of the Maintenance Fee. Minor Accounts: Free of charge
4.10	Execution Fee for accounting entries €0,25 per transaction in Deposit Accounts	Transactions excluded: • through ATM / Alpha 360@ • debit/ credit of interest • reversal transactions • transactions with Bank's Cards • charges

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 In foreign currency account	€0,50 0,25%, Min. €5 / Max. €170 plus Stamps plus Currency Exchange Fee	Per cheque Per cheque
2.2	Deposit of other Banks' Bank Draft and / or Government cheques with Zero Float	Up to €2.000: 0,25%, Min. €1	Per cheque For amounts over €2.000 deposit of cheques with zero float is not allowed.
2.3	Cheque returned due to insufficient funds	€40	Per cheque
2.4	Cheque returned due to technical reason (post dated cheques are excluded)	€5	Per cheque
2.5	Cheque returned from other Bank, deposited to our customer's account and returned unpaid - regardless of the reason	€5	Per cheque
2.6	Special presentation	€40	Per cheque
2.7	Stop payment of cheque	€10, Max. €50 in case of whole cheque book or series of cheques	Per cheque Free of charge
2.8	Arrangement for payment of a cheque presented with no available funds in the account	€4	Per cheque Cheque presented through inward clearing with insufficient funds in the account, and after crediting the account, the cheque will be paid.

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3. ISSUE OF BANK DRAFT		
3.1	Issue of Bank Draft in local currency drawn on Alpha Bank Cyprus Ltd	0,15%, Min. €5 / Max. €20 plus Stamps
3.2	Cancellation of Bank Draft drawn on Alpha Bank Cyprus Ltd	€4
3.3	Issue of Bank Draft drawn on other correspondent Bank	Handling Fee: 0,2%, Min. €10 / Max. €500 or Currency Exchange Fee, plus Stamps
3.4	Cancellation of Bank Draft drawn on other correspondent Bank	€4 plus SWIFT fee €20 plus Correspondent Bank Fees (€40/£30/\$40)
Notes: 1. <u>Purchased cheques</u> are all cheques that are accepted for deposit in a deposit account or in a loan account, as well as cheques that are paid as cash that are deposited in an account (deposit or loan) or paid to the customer. 2. <u>Availability date:</u> • Alpha Bank Cyprus Ltd: Same Day value • Other Bank - member of Cyprus Clearing House/ Social Insurance cheques or Treasury of the Republic: 4 working days - including the date of the deposit (Including Social Insurance cheques and cheques of the General Accounting Office of the Republic of Cyprus) 3. <u>Interest Value Date for Cheques:</u> • Alpha Bank Cyprus Ltd: Next Working Date • Other Bank - member of Cyprus Clearing House/ Social Insurance cheques or Treasury of the Republic: 2 working days • Cheques Deposits to same or different currency account - Value Date for cheques payable in other countries: 35 working days		
CATEGORY C: FUND TRANSFERS		
1. FOREIGN EXCHANGE COMMISSIONS		
1.1	Currency Exchange Fee	1%, Min. €10 / Max. €1.000 The fee applies when transaction involves conversion from / to Euro
1.2	Handling Fee	0,2%, Min. €7 / Max. €500 The fee applies when transaction involves conversion between two foreign currencies or when the charge mentions/includes 'Handling Fee'
2. TRANSFERS WITHIN THE BANK		
2.1	Transfer between two accounts owned by same customer	€5 Accounts in foreign currency: Plus Currency Exchange Fee or Handling Fees. Per transaction Transaction excluded: a) Alpha Life Plan b) Loan Disbursements
2.2	Transfer between two accounts owned by different customers	€7 Accounts in foreign currency: Plus Currency Exchange Fee or Handling Fees. Accounts in same currency: Free of Charge Accounts in different currencies: Currency Exchange Fee or Handling Fee is collected.
3. OUTGOING CREDIT TRANSFER		
3.1	Processing Fee	
3.1.1	Towards EU (European Union including Cyprus) / EEA (European Economic Area) countries	Up to €1.000: €8 Over €1.000 - €5.000: €13 Over €5.000 - €10.000: €16 Over €10.000 - €30.000: €20 Over €30.000 - €50.000: €26 Over €50.000: 0,1% on the amount, Max. €500 In Euro: Plus Currency Exchange Fee regardless of the amount or Handling Fee for amounts over €50.000 In Foreign Currency: Plus Currency Exchange Fee Or Handling Fee, regardless of the amount Up to €1.000: Free of Charge Over €1.000 - €10.000: €7 Over €10.000 - €50.000: €10 Over €50.000: 0,06% on the amount, Max. €300 In Euro: Plus Currency Exchange Fee regardless of the amount or Handling Fee for amounts over €50.000 In Foreign Currency: Plus Currency Exchange Fee Or Handling Fee, regardless of the amount



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3.1.2	Towards countries outside EU (European Union including Cyprus) / EEA (European Economic Area) countries	Up to €50.000: €30 Over €50.000: 0,06% on the amount, Max. €300 Plus Currency Exchange Fee Or Handling Fee, regardless of the amount
3.2	Value Date Fee	
3.2.1	Credit Transfers with Same Value Date as Execution Date	0,05%, Min. €12 / Max. €250
3.2.2	Credit Transfers with Next Value Date following Execution Date	0,03% Min. €8 / Max. €250
3.3	'Full Amount to Beneficiary' Service Fee	
3.3.1	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: €10 Over €50.000: €22
3.3.2	Credit Transfers in Euro through other Correspondent Banks To countries through European Union or European Economic Area To countries outside European Union or European Economic Area	For Credit Transfers executed with Charges Details: "OUR" (the payer bears the charges imposed by both his own payment service provider and that of the beneficiary). The fee is charged in addition of the Processing Fee Up to €10.000: €18 Over €10.000 - €50.000: €40 Over €50.000: €60 Up to €10.000: €25 Over €10.000 - €50.000: €40 Over €50.000: €60
3.3.3	Credit Transfers in USD	\$25
3.3.4	Credit Transfers in GBP	£30
3.4	Correspondent Bank Fee for Credit Transfers in RON/BGN/SEK	€ 10
4. INCOMING CREDIT TRANSFERS		
4.1	Processing Fee for Charges Details SHA / BEN	Up to €3.000: Free of Charge Over €3.000: 0,06%, Min. €2 / Max. €30 In foreign currency, payable to different foreign currency accounts: Plus Handling Fee In foreign currency, payable to Euro or Euro payable in any foreign currency: Plus Currency Exchange Fee
4.2	Processing Fee for Charges Details: 'OUR'	Up to €2.000: €15 Over €2.000 - €50.000: €30 Over €50.000: €45 In foreign currency, payable to different foreign currency accounts: Plus Handling Fee In foreign currency, payable to Euro or Euro payable in any foreign currency: Plus Currency Exchange Fee

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5. VARIOUS FEES		
5.1	Order Confirmation/Trace	€60 Per order
5.2	Order Amendment	€60 Per order
5.3	Order Cancellation / Recall	€30 plus Correspondent Bank Fees (if applicable) Per order
5.4	Missing / Invalid IBAN Code	€30
5.5	Rejection / Return of Outgoing Order by other Correspondent Bank	Incoming Credit Transfer Fees plus Correspondent Fees
5.6	Rejection/ Return of Incoming Credit Transfer	€40
5.7	Return of Incoming Credit Transfer following Ordering Institution request	€40
5.8	Handling of Correspondent Bank Instructions	€6 plus Correspondent Bank Fees (if applicable)
5.9	SWIFT Message Fee	€20 Fee not included in any of other fee categories of section 5
5.10	Transaction Investigation	0,75%, Min. €50 Per transaction
5.11	Local Bills for Collection	0,25%, Min. €17 Bills returned unpaid: €8 Per bill Bank's real expenses are charged accordingly
5.12	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.

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.

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CATEGORY D: CREDIT FACILITIES

1.	Documentation Fees	Up to €20.000: €50 Over €20.000 - €50.000: €60 Over €50.000: €80	
2.	Arrangement Fees	0,1%, Min. €50 / Max. €1.000	
3.	Valuations / Revaluations / Observation of Work in Progress	Valuation Cost plus V.A.T	Based on Valuers Invoice
4.	Mortgage Withdrawal	€75	In cases of early repayment (excluding refinancing)
5.	Local Bills Discounted	0,25%, Min. €5	Per Bill Bank's Real Expenses are charged accordingly.
6.	Prepayment expenses / early repayment fees of loans that fall WITHIN the Law on Credit Agreements for Consumers Relating to Residential Immovable Property of 2017	In case of full or partial repayment during a fixed interest period, the Bank's compensation shall be calculated on the basis of the mathematical formula as is provided by Table IV (Article 25) of the Law on Credit Agreements for Consumers Relating to Residential Immovable Property 2017 (Law 41(I)/2017). In case of full or partial repayment during a variable interest period, the Bank may demand the payment of administrative costs, in accordance with Article 25(5) of the Law on Credit Agreements for Consumers Relating to Residential Immovable Property 2017 (Law 41(I)/2017).	
7.	Overdue Interest for Loans and Overdraft account	1,75% Annually	Calculated on Amount in Arrear / Amount in Excess on Loans and Overdraft accounts
8.	Overdue Interest for Credit Cards	0,15% Monthly (1,80% Annually)	Calculated on Amount in Arrear on Credit Cards

CATEGORY E: LETTERS OF GUARANTEE

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

1.1	Issuance Commission	0,175%, Min. 0,525% or €30 whichever is greater	Per month or part thereof Paid in advance for the entire duration of the L/G. Calculated on the amount of the L/G plus interest (Calculated percentage: 10%)
1.2	Extension Commission	0,175%, Min. €25	Per month or part thereof
1.3	Amendment Commission	€20	Per amendment
1.4	Cancellation Commission	€20	
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	

Notes:

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

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S/N		BRANCH NETWORK		ALPHA 360®
CATEGORY F: IMPORTS				
1. SWIFT				
1.1	Import Credits	€50	Per credit	
1.2	Other SWIFT messages	€20	Per message	
2. IMPORT CREDITS				
2.1	Opening Commission	0,20%, Min. 0,60% or Min. €50, whichever is greater	Per month or part thereof	
2.2	Extension Commission	0,20%	Per month or part thereof	
2.3	Amendment Commission	€30	Per amendment	
2.4	Acceptance Commission	0,60% for the first 3 months, Min.€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, as per Correspondence Bank fees		
2.6	Currency Exchange Fee	1%, Min. €10	Credit involves conversion from / to Euro	
2.7	Handling Fee	0,25%, Min. €10	If Currency Exchange Fee does not apply	
2.8	Discrepant Documents	€80		
2.9	Confirmation Commission	0,20%, Min. €50	Quarterly If the Credit is confirmed by Alpha Bank	
3. PLACING GOODS IN BONDED				
3.1	Placing Goods in Bonded	0,05%, Min. €35 / Max. €85	Once off payment	
3.2	Inspection of Goods in Bonded	€20, Min. €20	Per hour	
3.3	Release of Goods	0,025%, Min. €20	Per release For 3 months or part thereof, from the date of placing the goods in bonded until each release date.	
4. INWARD FOREIGN BILLS FOR COLLECTION				
4.1	Clean Bills	Currency Exchange Fee (see notes 2.6 above) or Handling Fee 0,25% Min. €3,50/ Max. €250		
	Collection Commission:	0,2%, Min. €20 / Max.€85		
	Acceptance Commission:	€10		
	Protest Expenses:	Min. €35		
	Cancellation Expenses:	€10		
4.2	Documentary Bills	Currency Exchange Fee (see point 2.6 above) or Handling Fee 0,25% Min. €10 / Max. €500		
	Collection Commission:	0,2%, Min. €20 / Max.€85		
	Acceptance Commission:	€20		
	Protest Expenses:	Min. €35		
	Cancellation Expenses:	€10		
4.3	Avalization of Documents	0,15%, Min. 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%, Min. €5	Per bill	
	Bills returned unpaid:	€5	Per bill	
4.5	Notice of payment of Local Bill of Collection	€2	Per notice	

Notes for charge "2. Import Credits":

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

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CATEGORY G: EXPORTS

1. EXPORT CREDITS

1.1	Advice Commission	0,1%, Min. €50 / Max. €100	
1.2	Confirmation Commission	0,2%, Min. €100	Quarterly Includes Advice Commission as well
1.3	Execution Commission	€60	
1.4	Ammendment / Cancellation Commission	€30	
1.5	Transfer to Other Beneficiary Commission	0,15%, Min. 0,45% or €50, whichever is greater	Per month or part thereof
1.6	Discrepant Documents	€80	

2. NEGOTIATION PAYMENTS UNDER EXPORT CREDITS

2.1	Currency Exchange Fee	1%, Min. €10	Negotiation involves conversion from / to Euro
2.2	Handling Fee	0,25%, Min. €10	If Currency Exchange Fee does not apply
2.3	Negotiation Commission	0,2%, Min. €50 / Max. €150	
2.4	Acceptance Commission	0,2%, Min. €20	Per 3 months or part thereof 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	Currency Exchange Fee Or Handling Fee, accordingly.	
	Foreign Cheques Fee:	0,25%, Min. €5 / Max. €170 Plus Bank's real expenses where applicable (ie SWIFT message, Courier services)	
	Cancellation Expenses:	€10	
3.2	Documentary Bills	Currency Exchange Fee Or Handling Fee: 0,25%, Min. €10 / Max. €500	
	Collection Commission:	0,2% Min. €20 / Max. €85	
	Cancellation Expenses:	€10	
	Ammendment Expenses:	€10	

Notes for Charges 1.1 - 1.4 and 2.1 - 2.4:

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

CATEGORY H: CARDS

1. ANNUAL FEE FOR DEBIT CARDS

	<u>Main</u>	<u>Additional</u>	
1.1	Alpha Bank Enter Mastercard	€6	Free of Charge
1.2	Alpha Bank Enter Mastercard (Youth)	Free of Charge	Free of Charge
1.3	Alpha Bank Gold Mastercard	€50	€50
1.4	Alpha Bank Gold Mastercard USD	\$60	\$60

2. ANNUAL FEE FOR CREDIT CARDS

2.1	Silver Alpha Bank Visa	€15	€10
2.2	Gold Alpha Bank Visa	€40	€20
2.3	Alpha Bank Cashback MasterCard	€20	€10
2.4	Alpha Bank Platinum Mastercard	€70	€50
2.5	Alpha Bank World Elite Mastercard	€180	€150

CHARGES CATALOGUE

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3. OTHER CHARGES FOR CARDS		
3.1	Re-issue of Credit / Debit Card	€10 / \$15 Applies for all Alpha Bank cards
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
3.4	Administration Fees on Card Transactions, for all transactions except those made in Euro and Swedish Krona	2,70% On the transaction amount The fee applies independently of cardholders account currency. Free of charge for transactions with Alpha Bank Enter Mastercard (Youth)
4. ATM TRANSACTIONS		
4.1	Debit Cards	
4.1.1	Cash withdrawals from Bank's ATM's	Free of Charge
4.1.2	Cash withdrawals from other ATM's in Cyprus and abroad, in Euro or other currency	
	Alpha Bank Enter Mastercard	€2,50 per transaction Free of charge for students
	Alpha Bank Enter Mastercard (Youth)	Free of Charge
	Alpha Bank Gold Mastercard	3,33%, Min. €2,50
	Gold Alpha Bank Visa USD	3,33%, Min. \$2,50
4.2	Credit Cards	
4.2.1	Cash withdrawals from Bank's ATM's or other ATM's in Cyprus and abroad, in Euro or other currency	3,33%, Min. €4
Notes for Charge 3.4: 1. 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. 2. 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.		
CATEGORY I: OTHER SERVICES		
1. SAFE DEPOSIT BOXES		
1.1	Hire of Small Size Safe Deposit Box	€135 plus V.A.T. plus Stamps Per year
1.2	Hire of Medium Size Safe Deposit Box	€180 plus V.A.T. plus Stamps Per year
1.3	Hire of Large Size Safe Deposit Box	€255 plus V.A.T. plus Stamps Per year
1.4	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	Certificate of Balances and Interest	€2, Min. €5 Per account included in the Certificate
2.2	Issue of Customers Collateral Certificate	Min. €60 Per Certificate
2.3	Issue of Certificate as per auditors / accountants requests	Min. €35 Per Certificate, for all customer's accounts. Including the "Balance and Interest Certificate" and the "Customer's Collateral Certificate"
2.4	Loan/ Overdraft Interest Rate Variation Certificate	€50 Per Certificate
2.5	Reference Letter	€25 Per Certificate
2.6	Financial information to administrators / executors	€45 Peer Instance



CHARGES CATALOGUE

S/N	BRANCH NETWORK	ALPHA 360®
3. OTHER FEES		
3.1	Preparation/ Review of Power of Attorney	€5 plus Certification Fees Applies only for document preparation
3.2	Utility Bill Payments over the counter	€4 plus V.A.T. Per account Free of Charge
3.3	Direct Debit for payment of Utility Bill	Free of Charge
3.4	Opening or Amendment of a Standing Order	€5 Per order Free of Charge
3.5	Manual Execution of a Payment Order	€5 At the execution of the order
3.6	Search at the Registrar of Companies	€15 Per search
3.7	Search at overseas Credit Bureaux / Agencies	€35 Per search
3.8	Search at Land Registry Office	According to the Land Registry Office Fees
3.9	Postages for Envelope within Cyprus	€2 €4 Express and / or registered
3.10	Postages for Envelope abroad	€5 €10 Express and / or registered
3.11	Package with Courier service	€35 Per package
3.12	Information after search at Current Archive	Min. €10
3.13	Information after search at Permanent Archive	Min. €20
3.14	Cancellation of a Payment Transaction	€20
3.15	Advice for non Execution of a Payment Transaction due to customer's fault	€5
3.16	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.
3.17	Payments through JCC SMART	€4 plus V.A.T. Per account
3.18	Returned Mail	€10 For every returned mail
3.19	Legal Opinion from internal / external lawyer	Min. €50 / Max. €150 plus any real expenses
3.20	Preparation of Consent/ Confirmation Letters	€30 For each consent/ confirmation letter in relation to loans
3.21	Replacement of Existing Assigned Insurance Policy (Life, Fire and Other Similar Risks)	€25
3.22	Test Key Codes	€100 Per quarter
3.24	Alpha 360® PIN Reissue	Free of Charge