

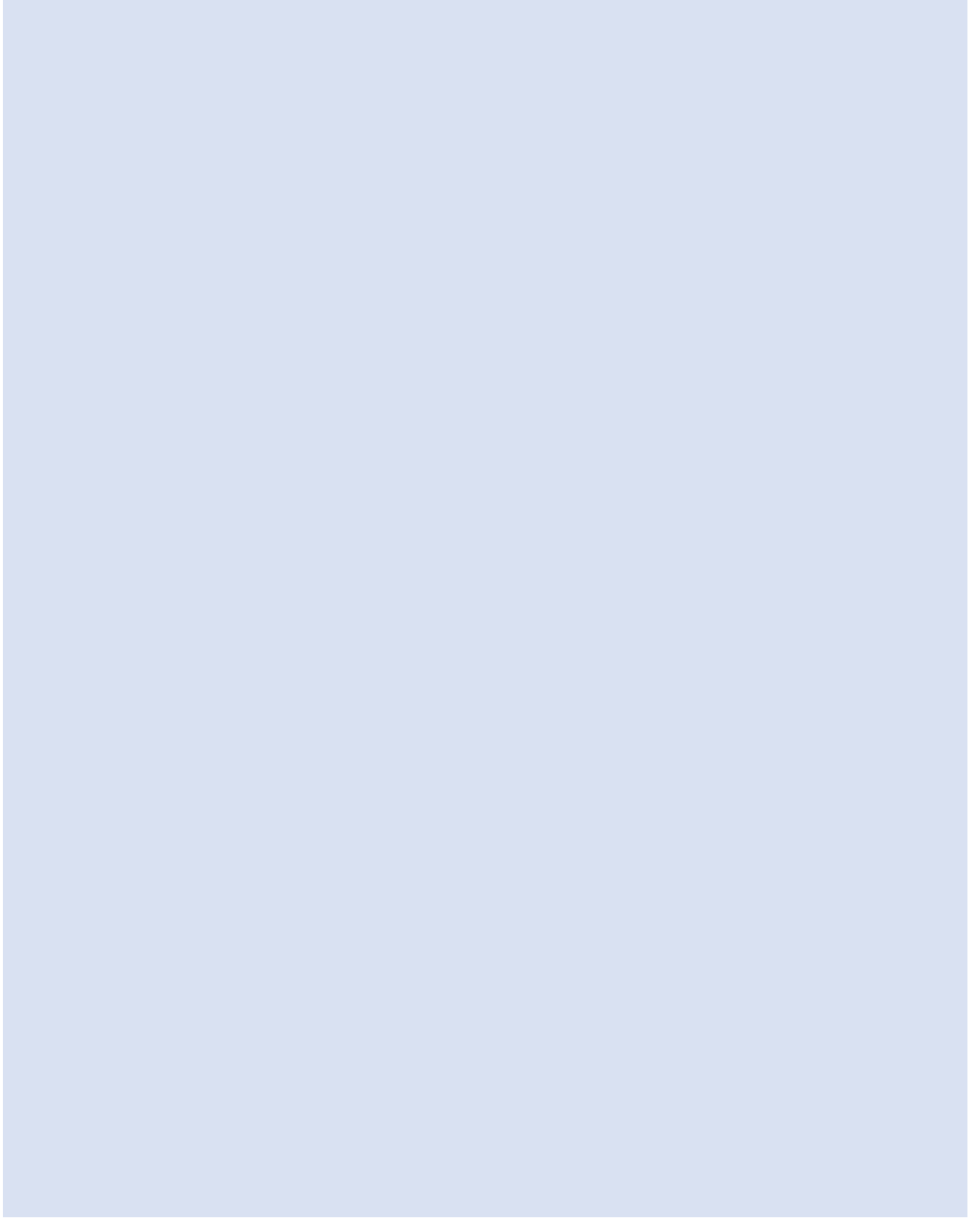


CHARGES CATALOGUE

Legal Entities

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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, Handling Fee is collected additionally.	
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	Per transaction The fee is payable by the party that will receive the cash withdrawn / paid cheque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, Currency Exchange Fee or Handling Fee is collected additionally.	
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. €60	Free of charge
3.2	Copy of Account Statement for a period prior to one year than the request date	€5 per page, Max. €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 / Annual Review Fee on Client Accounts	Charge 0.3% on the declared / real total credit turnover of the account, Min. €150 / Max. €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
4.2	Opening Account Fee for Provident Funds	€150	Per account
4.3	Annual Review Fee on Provident Funds	€200	Annual charge, per account



CHARGES CATALOGUE

S/N	BRANCH NETWORK	ALPHA 360®
4.4	Current Accounts with limit Small Organizations: SME Organizations and Corporate:	1% on the reviewed amount, Min. €240 / Max. €1.000 Annual charge, per account For facilities with cash collateral: 0,10% on the reviewed amount, Min. €240 / Max. €1.000 Up to 1,5% on the reviewed amount SME Organizations: Min. €240 Corporate: Min. €600 For facilities with cash collateral: 0,10% on the reviewed amount Annual charge, per account
4.5	Current Accounts without limit Small Organizations: SME Organizations and Corporate:	€60 Quarterly, per account €100 Quarterly, per account
4.6	Savings Accounts	€7 Quarterly, per account
4.7	Notice Accounts	€7 Quarterly, per account
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 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 Small Organizations: SME Organizations and Corporate:	Up to €2.000: 0,25%, Min. €1 Up to €10.000: 0,25%, Min. €1	Per cheque Deposit of cheques with zero float is not allowed for amounts: Over €2.000 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)	€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. 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.

2. 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)

3. 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. 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%, Min. €10 / Max. €1.000
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'	0,2%, Min. €7 / Max. €500

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	Accounts in same currency: Free of Charge Accounts in different currencies: Currency Exchange Fee or Handling Fee is collected
2.2	Transfer between two accounts owned by different customers	€7 Accounts in foreign currency: Plus Currency Exchange Fee or Handling Fees		

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: €12 Over €1.000 - €5.000: €20 Over €5.000 - €50.000: €30 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: €5 Over €1.000 - €10.000: €8 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
3.1.2	Towards countries outside EU (European Union including Cyprus) / EEA (European Economic Area) countries	Up to €50.000: €35 Over €50.000: 0,1% on the amount, Max. €500 Plus Currency Exchange Fee Or Handling Fee, regardless of the amount		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



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S/N	BRANCH NETWORK		ALPHA 360®
3.2	Value Date Fee		
3.2.1	Credit Transfers with Same Value Date as Execution Date	0,05%, Min. €12 / Max. €250	For Credit Transfers executed with Value Date other than the default one (see Notes at the end of the section). The fee is charged in addition of the Processing Fee.
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	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	Up to €10.000: €18 Over €10.000 - €50.000: €40 Over €50.000: €60	Up to €10.000: €18 Over €10.000 - €50.000: €40 Over €50.000: €60
	To countries outside European Union or European Economic Area	Up to €10.000: €25 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	\$25
3.3.4	Credit Transfers in GBP	£30	£30
3.4	Correspondent Bank Fee for Credit Transfers in RON/BGN/SEK	€10	The fee is charged in addition of the Processing Fee
4. INCOMING CREDIT TRANSFERS			
4.1	Processing Fee for Charges Details SHA / BEN	0,07%, Min. €2 / Max. €35	Credit with Same Day Value
	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	Credit with Same Day Value
	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		
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 (if applicable)	
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. €100	Per transaction



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S/N	BRANCH NETWORK	ALPHA 360®
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.

CATEGORY D: CREDIT FACILITIES

1.	Documentation Fees Small Organizations:	Up to €20.000: €50 Over €20.000 - €50.000: €60 Over €50.000: €80	
	SME Organizations: Corporate:	€250 €500	
2.	Arrangement Fees	0,1%, Min. €50 / Max. €1.000	
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%, Min. €225 / Max. €700	On the amount of the Contract of Sale
7.	Local Bills Discounted	0,25%, Min. €5	Per Bill Bank's Real Expenses are charged accordingly
8.	Overdue Interest for Loans and Overdraft account	1,75% Annually	Calculated on Amount in Arrear / Amount in Excess on Loans and Overdraft accounts
9.	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	



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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	
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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.

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

- If the Bank does not receive the doc's then €8,50 additional commission is collected.
- There is a fixed charge of €8,50 for the transfer of documentary bills

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 €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 notes 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		



CHARGES CATALOGUE

S/N	BRANCH NETWORK	ALPHA 360®
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 Local Bills of Collection: Bills returned unpaid:	Bank's Real Expenses are charged accordingly. Per bill Per bill
4.5	Notice of payment of Local Bill of Collection	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.

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
1.3	Execution Commission	€60	
1.4	Amendment / 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 Foreign Cheques Fee: Cancellation Expenses:	Currency Exchange Fee or Handling Fee, accordingly. 0,25%, Min. €5 / Max. €170 Plus Bank's real expenses where applicable (ie SWIFT message, Courier services) €10	
3.2	Documentary Bills Collection Commission: Cancellation Expenses: Amendment Expenses:	Currency Exchange Fee or Handling Fee: 0,25%, Min. €10 / Max. €500 0,2%, Min. €20 / Max. €85 €10 €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.



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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

2. ANNUAL FEE FOR CREDIT CARDS

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

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 Business Mastercard	€2,50 per transaction	
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:

- When a card transaction is made in a currency besides Euro, the transaction amount is converted to Euro by Mastercard international, using the relevant exchange rate in effect on the day the transaction is processed by the relevant Organization.
- 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. €60	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	Per Instance	



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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 Utility Bill Payments	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	€70	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	
3.23	KYC File Update Small Organizations: SME Organizations: Corporate:	Min. €100 Min. €130 Min. €180		
3.24	Alpha 360® PIN Reissue	Free of Charge		