



AMENDMENTS OF THE CHARGES CATALOGUE - INDIVIDUALS AND SMALL ORGANIZATIONS

Charges	Existing Charges Up To 18.1.2026	New Charges In Effect From 19.1.2026
Accounts		
Cash Withdrawal Euro notes From Euro Account	- Up to €5.000: 0,15%, Minimum €3/ Maximum €5 - Over €5.000 - €50.000: 0,15%, Minimum €5 / Maximum €7 - Over €50.000: 0,15% plus Bank's cost, among others, for transfer from cash transportation company and insurance cover.	0,15%, Minimum €5, plus Bank's cost, among others, for transfer from cash transportation company and insurance cover.
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	2% The fee is calculated on the amount of the withdrawal and according to the days of Notice of each deposit.
Copy of Account Statement	<u>Individuals</u>: €4 per page, Maximum €8 <u>Small Organizations</u>: €4 per page, Maximum €60	<u>Individuals</u>: €4 per page, Maximum €8 Free of charge for Customers over 65 <u>Small Organizations</u>: €4 per page, Maximum €60
Accounts Maintenance Fees		
Current Accounts without limit	Small Organizations €60 per quarter, per account	Small Organizations €12 per month, per account
Current Accounts with limit	<u>Individuals</u>: 1% on the reviewed amount, Minimum €30 / Maximum €1.000 For facilities with cash collateral: 0,10% on the reviewed amount, Minimum €30 / Maximum €1.000 Annual charge, per account	<u>Rename of the fee</u>: Review Fees For Accounts with overdraft limit <u>Individuals</u>: 1% on the reviewed amount, Minimum €30 / Maximum €1.000 Annual charge, per account
	<u>Small Organizations</u> 1% on the reviewed amount, Minimum €240 / Maximum €1.000 For facilities with cash collateral: 0,10% on the reviewed amount, Minimum €240 / Maximum €1.000 Annual charge, per account	<u>Rename of the fee</u>: Review Fees for Accounts with overdraft limit <u>Small Organizations</u> 1% on the reviewed amount, Minimum €180 / Maximum €1.000 Annual charge, per account
Savings Accounts	Small Organizations: €7	Small Organizations: €2 per month, per account
Notice Accounts	Small Organizations: €7	Small Organizations: €2 per month, per account
Business Relationship Assessment Fee	<u>Individuals</u>: Minimum €50 To expedite the account opening process: Additional charge €100, for processing the request within 2 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.	<u>Rename of the fee</u> Business Relationship Assessment / Review Fee <u>Individuals and Small Organizations</u> Minimum €100 Per customer, only where enhanced due diligence is required. The fee is collected: In advance. If the request is rejected, the fee is not refunded



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	<u>Small Organizations</u> 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.	At every annual review of the business relationship
Opening Account Fee / Annual Review Fee on Client Accounts	0,3% on the declared /real total credit turnover of the account. Minimum €150, Maximum €1.000.	0,5% on the declared / real total credit turnover of the account. Minimum €150, Maximum €1.500.
Investment Accounts	Individuals: €9 per quarter, per account	Individuals: €2 per month, per account
Cheques		
Arrangement for payment of a cheque presented with no available funds	€4 per cheque	Cancellation of fee
Fund Transfers		
Transfers within the Bank	€5 per transfer between two accounts owned by same customer €7 per transfer between two accounts owned by different customers Accounts in foreign currency: Plus Currency Exchange Fee or Handling Fee.	€5 per transaction Accounts in foreign currency: Plus Currency Exchange Fee or Handling Fee.
Outgoing credit Transfer – Processing Fee		
Towards EU (European Union including Cyprus) / EEA (European Economic Area) countries	Through Alpha 360	
	<u>Individuals:</u> Up to €1.000: No charge Over €1.000 - €10,000: €7 Over €10.000 - €50,000: €10 Over €50.000: 0.06% of the amount, Maximum €300 <u>Small Organizations:</u> Up to €1.000: €5 Over €1.000 - €10,000: €8 Over €10.000 - €50,000: €10 Over €50.000: 0.06% of the amount, Maximum €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.	<u>Individuals and Small Organizations</u> Up to €1.000: No charge Over €1.000 - €5,000: €3 Over €5.000 - €10.000: €7 Over €10.000 - €50.000: €10 Over €50.000: 0.06% on the amount, Max €400 Plus Handling Fee for amounts over €50.000 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.
	Through Branch Network	
	<u>Individuals:</u> 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, Maximum €500	<u>Individuals and Small Organizations</u> 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



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	<u>Small Organizations</u> 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, Maximum €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	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.
Towards countries outside EU (European Union including Cyprus) / EEA (European Economic Area) countries	Through Alpha 360	
	<u>Individuals and Small Organizations:</u> Up to €50.000: €30 Over €50.000: 0,06% on the amount, Maximum €300 Plus Currency Exchange Fee Or Handling Fee, regardless of the amount	<u>Individuals and Small Organizations:</u> Up to €20,000: €15 Over €20,000 - €50,000: €25 Over €50,000: 0,06% on the amount, Maximum €300 Plus Currency Exchange Fee Or Handling Fee, regardless of the amount
	Through the Bank's Branch Network	
	<u>Individuals and Small Organizations:</u> Up to €50.000: €35 Over €50.000: 0,1% on the amount, Maximum €500 Plus Currency Exchange Fee Or Handling Fee, regardless of the amount	<u>Individuals and Small Organizations:</u> Up to €20,000: €25 Over €20,000 - €50,000: €50 Over €50,000: 0,1% on the amount, Maximum €500 Plus Currency Exchange Fee Or Handling Fee, regardless of the amount
Value Date Fee - Credit Transfers with Same Value Date as Execution Date	Through Alpha360 / the Bank's Branch Network	
	0,05%, Minimum €12 / Maximum €250	0,05%, Minimum €12 / Maximum €200
	The fee is charged in addition of the Processing Fee	Not applicable for Sepa Instant payments
Value Date Fee - Credit Transfers with Next Value Date following Execution Date	0,03% Minimum €8 / Maximum €250	Cancellation of Fee
	The fee is charged in addition of the Processing Fee	
Through Alpha 360 / Through the Bank's Branch Network		
'Full Amount to Beneficiary' Service Fee 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	Rename of the fee: 'Full Amount to Beneficiary' Service Fee
		Outgoing Payments in Euro Up to €10.000: €20 Over €10.000 - €50.000: €30 Over €50.000: €50
'Full Amount to Beneficiary' Service Fee 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	Incorporated into the fee 'Full Amount to Beneficiary' Service Fee
		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



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<u>'Full Amount to Beneficiary' Service Fee</u> Credit Transfers in Euro through other Correspondent Banks To countries outside European Union or European Economic Area	Up to €10.000: €25 Over €10.000 - €50.000: €40 Over €50.000: €60 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).	<u>Incorporated into the fee</u> 'Full Amount to Beneficiary' Service Fee 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
Incoming Credit Transfers – Processing Fee		
Processing Fee applicable to credit transfers bearing Charges Details 'SHA' / 'BEN'	<u>Individuals:</u> Up to €3.000: No Charge Over €3.000: 0,06%, Minimum €2 / Maximum €30 <u>Small Organizations</u> 0,07%, Minimum €2 / Maximum €35 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	<u>Individuals and Small Organizations</u> Up to €3.000: No Charge Over €3.000: 0,06%, Minimum €2 / Maximum €35 Incoming Payments in account with different currency: Plus Handling Fee or Currency Exchange Fee.
Processing Fee applicable to credit transfers bearing 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	Up to €2.000: €15 Over €2.000 up to €50.000: €30 Over €50.000: €45 Incoming Payments in account with different currency: Plus Handling Fee or Currency Exchange Fee.
Various Fees – Fund Transfers		
Transaction Investigation	0,75%, Minimum €50	1%, Minimum €100
Rejection / Return of Outgoing Order by other Correspondent Bank	Incoming Credit Transfer Fees plus Correspondent Fees (if applicable)	Correspondent Bank Fees (if applicable)
Handling of Correspondent Bank Instructions	€6 plus Correspondent Bank Fees (if applicable)	Cancellation of Fee
SWIFT Message Fee	€20	€20 plus Correspondent Bank Fees (if applicable)
Commission for full or partial execution of forward contract	Not Applicable	€15
Commission for non utilization of forward contract	Not Applicable	€20
Credit Facilities		
Documentation Fees	<u>Individuals and Small Organizations:</u> - Up to €20.000: €50 - Over €20.000 - €50.000: €60 - Over €50.000: €80	<u>Individuals:</u> €50 <u>Small Organizations:</u> €100
Mortgage Withdrawal	<u>Individuals:</u> €75	<u>Individuals:</u> €50
Prepayment expenses / early repayment fees of loans that fall within the Law on Credit Agreements for Consumers Relating to Residential Immovable Property of 2017 According to the unified Charges Catalogue Retail and Small Companies, Category D. Credit Facilities (point 6)		
Prepayment expenses / early repayment fees of business loans According to the unified Charges Catalogue Retail and Small Companies, Category D. Credit Facilities (point 6)		



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Debit Cards - Annual Fee		
Alpha Bank Gold Enter Mastercard	€6	€15
Letters of Guarantee		
Issuance Commission	0,175%, Minimum 0,525% or €30 whichever is greater	Rename of the fee: Issuance / Extension Commission 0,175%, Minimum €30 Minimum duration 3 months
Extension Commission	0,175%, Minimum €25	
Transaction Fee [Does not apply to LGs issued for immigration purposes]	Not Applicable	€40
Indemnities to shipping companies for missing bills of lading - Shipping Guarantees		
Delivery Orders covering goods under collective Bills of Lading	Not Applicable	€10
Letters of Undertaking (Airway Bills)	Not Applicable	€20
Import Credits		
Opening Commission	0,20%, Minimum 0,60% or Minimum €50, whichever is greater	Rename of the fee: Opening/ Extension Commission 0,20%, Minimum €50
Extension Commission	0,20%	
Transaction Fee	Not Applicable	€40
Trust Receipt	Not Applicable	0.25%, Minimum €40, Maximum €100
Reimbursement Fees	Not Applicable	€75
Placing Goods in Bonded		
Inspection of Goods in Bonded	€20	€100
Imports - Clean Bills		
Acceptance Commission	€10	Minimum €10
Cancellation Expenses	€10	Minimum €10
Imports - Documentary Bills		
Local Bills of Collection:	0,25%, Minimum €5	0,25%, Minimum €17
Bills returned unpaid:	€5	€8
Inward Foreign Documentary Bills for Collection - Transaction Fee	Not Applicable	€40
Inward Foreign Clean Bills for Collection - Transaction Fee	Not Applicable	€40 For Bills over €10.000
Export Credits		
Transaction Fee	Not Applicable	€40
Pre-checking of Documents	Not Applicable	Minimum €50, Maximum €100
Export - Documentary Bills		
Outward Foreign Documentary Bills for Collection		
Transaction Fee	Not Applicable	€40
Advice of Fate	Not Applicable	€20
Outward Foreign Clean Bills for Collection		
Advice of Fate	Not Applicable	€20
Transaction Fee	Not Applicable	€40 For Bills over €10.000
Other Services		
Currency Exchange Fee	0,5%, Minimum €10 / Maximum €500	0,50%, Maximum €500
Handling Fee	0,2%, Minimum €7 / Maximum €500	0,10%, Maximum €500
Hire of Small Size Safe Deposit Box	€135 plus V.A.T. plus Stamps	€140 plus VAT and Stamps
Hire of Large Size Safe Deposit Box	€255 plus V.A.T. plus Stamps	€250 plus VAT and Stamps
Safe Deposit Box - Visits	€23	€30
Certificate of Balances and Interest	€2, Minimum €5 Per account included in the Certificate	€5 per Certificate



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Issue of Certificate as per auditors / accountants requests	<u>Individuals:</u> Minimum €35 <u>Small Organizations:</u> Minimum €60	<u>Individuals:</u> €35 <u>Small Organizations:</u> €60
Reference Letter	€25	€50
Search at the Registrar of Companies	€15	€20
Search in INFOCREDIT		
Comprehensive Report	Not Applicable	€30
Structure Report Online	Not Applicable	€15
Comprehensive Report Plus	Not Applicable	€40
Structure Report Enhanced Online	Not Applicable	€20
Investigation Structure Report	Not Applicable	€30
Investigation Structure Report Enhanced	Not Applicable	€40
Investigation Credit Report	Not Applicable	€55
Credit Report	Not Applicable	€55
Credit Report Online	Not Applicable	€35
Postages for Envelope within Cyprus	€2 Express and / or registered	<u>Rename of fee:</u> Correspondence within and outside Cyprus: €5 €10 for Registered Mail
Postages for Envelope abroad	€5 €10	
Execution of customer's instructions received in original form or via email/fax/mail	€10	<u>Rename of fee:</u> Execution of customer's instructions received in handwritten form: €50
Information after search at Permanent Archive	Minimum €10	<u>Rename of fee:</u> Provision of information following an Archive Search Current year: Free of charge For previous years: €20
Information after search at Current Archive	Minimum €20	
Change in the organizational chart / incorporation details / authorized signatories, persons, users of a legal entity	Not Applicable	Minimum €100 / Maximum €300 per change
KYC File Update	Individuals: €50	Incorporated into the fee "Business Relationship Assessment Fee"
Notarized Documents	Not Applicable	€75
Apostilled Documents	Not Applicable	€100
Non Execution of Standing Order ή Rejected SEPA Direct Debit due to insufficient funds	Not Applicable	€5
Studying / Evaluating Complex Cases for Trade Finance Services	Not Applicable	Minimum €50, Maximum €120
Delivery of Documents by Hand	Not Applicable	€15
Utility Bill Payments over the counter	€4 plus VAT	Cancellation of Fee
Opening or Amendment of a Standing Order	€5	Free of charge
Cancellation of a Payment Transaction	€20	Cancellation of Fee
Advice for non Execution of a Payment Transaction due to customer's fault	€5	Cancellation of Fee
Payments through JCC SMART	€4 plus VAT	Cancellation of Fee
Test Key Codes	€100 per quarter	Cancellation of Fee