ALPHA BANK

CHARGES CATALOGUE

International Clients

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Valid from: 6.4.2026

CHARGES CATALOGUE

S/N	UNITS / BRANCHES		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	Per transaction The fee is payable by the party that will receive the cash withdrawn/paid cheque.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, plus Currency Exchange Fee.		
2.3 Exchange/ Count / Withdrawal of coins	2%, Minimum €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%
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		Free of charge for Savings Accounts connected with Alpha Bank Enter Youth Card and Minor Accounts	Free of charge
Individuals:	€4 per page, Maximum €8		
Organizations:	€4 per page, Maximum €60		
3.2 Copy of Account Statement for a period prior to one year than the request date			
Individuals:	€5 per page, Maximum €50		
Organizations:	€5 per page, Maximum €200		
3.3 Account Statement Service via SWIFT Message	The Bank charge is calculated on the basis of the posting frequency, per account. Daily: €100 quarterly Weekly: €75 quarterly Monthly or longer time period: €50 quarterly	Applies for Organizations.	
4. ACCOUNTS MAINTENANCE FEES			
4.1 Opening Account Fee		The bank is entitled to apply commonly agreed charges for the assessment of account opening applications, where enhanced due diligence is required, including correspondence with banks abroad, world checks and/ or senior approvals.	
Individuals:	Minimum €250		
Organizations:	Minimum €500		
4.2 Expedite Account Opening Fee	€ 1.000		

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S/N		UNITS / BRANCHES		ALPHA 360
4.3	Review Fee on Client Accounts	0.5%, Minimum €500	On the declared /actual total credit turnover of the account The charge is collected quarterly at the review of the declared / actual total credit turnover of the account.	
4.4	Opening Account Fee for Provident Funds	€150	Per account	
4.5	Annual Review Fee on Provident Funds	€200	Annual charge, per account	
4.6	Review Fees For Accounts with overdraft limit			
	Individuals:	1% on the reviewed amount annually, 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	
	Organizations:	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	
4.7	Account Maintenance Fee			
	Individuals:	€20	Monthly, per customer. If at the end of the month, the Maintenance Fee will not be successfully collected, then this fee will be received at a later stage based on the availability of funds of the clients accounts. Minor Accounts: Free of charge	
	Organizations:	€60		
4.8	Dormant Fee		Per month, per dormant account. The Dormant Fee is charged in addition of the Maintenance Fee. Minor Accounts: Free of charge	
	Individuals:	€ 15		
	Organizations:	€ 50		
4.9	Account Closure			
	Individuals:	€ 100	Per account	
	Organizations:	€ 200	Per account	
4.10	Low Activity Fee		Per customer, per quarter. Applies to Deposit Accounts with low activity (8 or less transactions of incoming / outgoing payments, card transactions, letters of guarantee, import credits, bills for collection), within the previous quarter.	
	Individuals:	€ 50		
	Organizations:	€ 150		
4.11	Execution Fee for accounting entries	€0,25 per transaction	Transactions excluded: • through ATM / Alpha360 • debit/ credit of interest • reversal transactions • transactions with Bank's Cards • charges	

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4.12	Not accepted client fee Individuals: Organizations:	 € 175 € 350	Per month, for clients with terminated accounts that have credit balances	

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 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 €0,05 per sheet for Supervision Cost	The Printing Cost is determined by the Printer Office.	

2. DEPOSIT OF CHEQUES

2.1	Deposit of cheques In Euro account In foreign currency account	 €0,50 0,25%, Minimum €5 / Maximum €170 plus Currency Exchange Fee	 Per cheque Per cheque	
2.2	Deposit of other Banks' Bank Draft and / or Government cheques with Zero Float Individuals: Organizations:	 0,25%, Minimum €1 per cheque Up to €10.000: 0,25%, Minimum €1	Per cheque Deposit of cheques with zero float is not allowed for 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) and cheque returned from other Bankdeposited to our customer's account and returned unpaid	€5	Per cheque	
2.5	Presentation of cheque at other Bank's Cash Register	€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		
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%, Minimum €10 / Maximum €500 or Currency Exchange Fee		
3.4	Cancellation of Bank Draft drawn on other correspondent Bank	€4 plus SWIFT Message fee 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 Trearury 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.
3. Interest Value Date for Cheques:
• Alpha Bank Cyprus Ltd: Next Working Date
• Other Bank - member of Cyprus Clearing House/ Social Insurance cheques or Trearury 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

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CATEGORY C: FUND TRANSFERS				
1. TRANSFERS WITHIN THE BANK				
1.1	Transfers within the Bank	€5 Accounts in foreign currency: Plus Currency Exchange Fee	Per transaction Transaction excluded: a) Alpha Life Plan b) Loan Disbursements c) Customers over 65 years of age	Accounts in same currency: Free of Charge Accounts in foreign currency: Plus Currency Exchange Fee
2. OUTGOING CREDIT TRANSFER				
2.1	Towards EU (European Union including Cyprus) / EEA (European Economic Area) countries Processing Fee	Up to €1.000: €20 Over €1.000 - €5.000: €35 Over €5.000 - €10.000: €40 Over €10.000 - €50.000: €50 Over €50.000: 0,20% on the amount, Maximum €500 Plus Transfer Fee €30 for amounts over €50.000		Up to €1.000: €4 Over €1.000 up to €5.000: €8 Over €5.000 up to €50.000: €10 Over €50.000: 0,15% on the amount, Maximum €350 Plus Transfer Fee €20 for amounts over €50.000
2.2	Towards countries outside EU (European Union including Cyprus) / EEA (European Economic Area) countries Processing Fee	Transaction currency in Euro Up to €1.000: €20 Over €1.000 - €5.000: €35 Over €5.000 - €10.000: €40 Over €10.000 - €50.000: €50 Over €50.000: 0,20% on the amount, Maximum €500 Transaction currency in foreign currency Up to €1.000: €20 Over €1.000: 0,20% on the amount, Minimum €25, Maximum €500 Plus Transfer Fee €30 for amounts over €50.000		Transaction currency in Euro Up to €1.000: €10 Over €1.000 - €5.000: €20 Over €5.000 - €10.000: €25 Over €10.000 - €50.000: €30 Over €50.000:0,15% on the amount, Maximum €400 Transaction currency in foreign currency Up to €1.000: €15 Over €1.000:0,15% on the amount, Minimum €25, Maximum €400 Plus Transfer Fee €20 for amounts over €50.000
2.3	Value Date Fee - Credit Transfers with Same Value Date as Execution Date	0,05%, Minimum €12 / Maximum €200	Not applicable for Sepa Instant Payments	0,05%, Minimum €12 / Maximum €200
2.4	Addiotional "Full Amount to Beneficiary" Service Fee			
2.4.1	Outgoing Payments in Euro	Up to €10.000: €15 Over €10.000 - €50.000: €40 Over €50.000: €60 Plus Currency Exchange Fee (if applicable)	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). The fee is charged in addition of the Processing Fee	Up to €10.000: €15 Over €10.000 - €50.000: €40 Over €50.000: €60 Plus Currency Exchange Fee (if applicable)
2.4.2	Outgoing Payments in USD	$25		$25
2.4.3	Outgoing Payments in GBP	£30		£30
2.5	Correspondent Bank Fee for Credit Transfers in RON/SEK	€ 10	The fee is charged in addition of the Processing Fee	€10

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S/N		UNITS / BRANCHES		ALPHA 360
3. INCOMING CREDIT TRANSFERS				
3.1	Processing Fee applicable to Credit Transfers bearing Charges Details SHA / BEN	Up to €2.000: €3 Over €2.000 - €10.000: €6 Over €10.000 - €50.000: €12 Over €50.000: €30	Credit with Same Day Value	
3.2	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	Credit with Same Day Value	
4. VARIOUS FEES				
4.1	Order Confirmation/Trace	€60	Per order	
4.2	Order Amendment	€60	Per order	
4.3	Order Cancellation / Recall	€40 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	Incoming Credit Transfer Fees plus Correspondent 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	1%, Minimum €50	Per transaction	
4.10	Processing Fee for Outgoing / Incoming Credit Transfer where enhanced due diligence is required	Up to €10.000: €20 Over €10.000: €40		
4.11	Local Bills for Collection	0,25%, Minimum €17 Bills returned unpaid: €8	Per bill Bank's real expenses are charged accordingly	
4.12	Forward Contracts (Buy / Sell) USD, GBP Other Currencies Commission for full or partial execution of forward contract Commission for non utilization of forward contract	 0,10% Plus Currency Exchange Fee 0,25% Plus Currency Exchange Fee € 15 € 20	 Upon signing the contract Upon signing the contract	

Notes:

Outgoing Credit Transfer:

1. Charges Allocation:

• Credit transfers in Euro towards EU / EEA countries and regarkess 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:

• With “Details of Charges (OUR)”: Processing fee is requested from the Sending bank (Sender) and any other related fees, are borne by the Payee (Beneficiary).

• With “Details of Charges (SHA/BEN): Processing fee as well as any other related fees incurred, are borne by the Payee (Beneficiary).

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S/N		UNITS / BRANCHES		ALPHA 360
CATEGORY D: CREDIT FACILITIES				
1.	Documentation Fees Individuals: Organizations:	 € 50 €500		
2.	Arrangement Fees	0,1%,Minimum €50 / Maximum €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 Individuals: Organizations:	 €50 € 100	In cases of early repayment (excluding refinancing).	
6.	Local Bills Discounted	0,25%, Minimum €5	Per Bill Bank's Real Expenses are charged accordingly.	
7.	Prepayment Expenses / Early Repayment Fees			
7.1	Loans that fall within the scope of Law on Credit Agreements for Consumers Relating to Residential Immovable Property of 2017 (L. 41(I)/2017) (the "Law")	For loans with fixed interest rate, the Bank's compensation is calculated in accordance with the provisions of article 25 of the Law. The Bank may demand the payment of administrative expenses, in accordance with article 25(5) of the Law. For loans with fluctuating interest the Bank may demand the payment of administrative expenses, in accordance with article 25(5) of the Law.		
7.2	Loans that fall within the scope of Consumer Credit Agreements Law of 2010 (L. 106(I)/2010) (the "Law")	For loans with fixed interest rate, the Bank's compensation is calculated in accordance with the provisions of article 16 of the Law. For loans with fluctuating interest the Bank is not entitled to compensation.		
8.	Prepayment Expenses / Early Repayment Fees of Business	As agreed in writing between the customer and the Bank.		
9.	Overdue Interest for Loans and Overdaft account For Alpha Bank Clients and ex-AstroBank Clients	 1,75% 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		

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1.5	Claim Fee	€40		
1.6	Transaction Fee	€40	Does not apply to LGs issued for Immigration purpose	
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		

Note:
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 Extention 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, correnspondent 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	Other 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	
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		
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	

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S/N		UNITS / BRANCHES		ALPHA 360
2.9	Transaction Fee	€ 40		
2.10	Trust Receipt	0.25%, Minimum €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.	
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 fee "2.Import Credits":
1. Opening and Extenstion Commission (where applicable) is charged regardles 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		

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S/N		UNITS / BRANCHES		ALPHA 360
1.4	Ammendment / 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.	
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		
3. OUTWARD FOREIGN BILLS FOR COLLECTION				
3.1	Clean Bills	Currency Exchange Fee or Handling Fee, accordingly.		
	Foreign Cheques Fee:	0,25%, Minimum €5 / Maximum 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%, Minimum €10 / Maximum €500		
	Collection Commission:	0,2% Minimum €20 / Maximum €85		
	Cancellation Expenses:	€10		
	Ammendment 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	For Bills over €10.000	
	Advice of Fate	€ 20		

Notes:

Charges 1.1 - 1.4 and 2.1 - 2.4:

1. 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.
2. Bank's Real expenses will be charged accordingly.
3. 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					
		Main	**Additional**		
1.1	Alpha Bank Enter Mastercard	€6	€6		
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		
1.5	Alpha Bank Gold Enter Mastercard	€15	Not applicable		
1.6	Alpha Bank Business Mastercard	€35	Not applicable	Valid per card holder, not per company	
1.7	Astro Bank Day2Day	€5	€5		
1.8	Astro Bank Youth	Free of Charge	Free of Charge		
1.9	Astro Bank Platinum	€80	€80		
1.10	Astro Bank Business Platinum	€90	€90		
2. ANNUAL FEE FOR CREDIT CARDS					
2.1	Alpha Bank Cashback Mastercard	€30	€15		
2.2	Alpha Bank Platinum Mastercard	€70	€50		
2.3	Alpha Bank World Elite Mastercard	€180	€150		
2.4	Alpha Bank World Business Mastercard	€70	Not applicable	Valid per card holder, not per company	
2.5	Astro Bank Priviledge	€15	€10		
2.6	Astro Bank Miles & More	€70	€20		
2.7	Astro Bank Business	€70	€50		
3. OTHER CHARGES FOR CARDS					
3.1	Re-issue of Credit / Debit Card	€10 / $15			
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% 1%		On the transaction amount Free of charge for transactions with Alpha Bank Enter Mastercard (Youth) and Astro Bank Youth On the transaction amount, with credit card World Elite Mastercard	
4.1.2	Administration Fees on Card transactions / Cash Withdrawals with Gold Mastercard USD for transactions except USD Dollar transactions	2,70%		On the transaction amount in USD Dollar	
4.2	**ATM CASH WITHDRAWALS**				
4.2.1	**Debit Cards for Individuals** Cash withdrawals in Euro from ATM of Alpha Bank in Cyprus and ATM of Alpha Bank in Greece	Free of Charge			
	Cash withdrawals in Euro or/ and Swedish Krona from any other ATM in Cyprus and abroad	€2,50 | $3		Per transaction Free of Charge: - Withdrawals with Alpha Bank Enter MasterCard (Youth) and Astro Bank Youth - Withdrawals with cards for customers over 65 years of age	

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S/N		UNITS / BRANCHES		ALPHA 360
	Cash withdrawals in any other currency from any other ATM in Cyprus and abroad	3,33%, Minimum €3	On the transaction amount Free of charge for withdrawals with Alpha Bank Enter Mastercard (Youth) and Astro Bank Youth	
	Cash withdrawals in USD Dollar from ATM in Cyprus and abroad for withdrawals with debit card Gold Mastercard USD	$3	Per transaction	
4.2.2	**Debit Cards for Organizations**			
	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	
4.2.3	**Credit Cards**			
	Cash withdrawals in Euro or any other currency, from any ATM in Cyprus and abroad	3,33%, Minimum €4	On the transaction amount	

Notes for fee 4.1:
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.
2. For the cards Alpha Bank Gold Mastercard USD, where the card account is in USD Dollar:
- When a card transaction is made in USD Dollar, the Dolarian account charges the amount of transaction in Dollars without any charge
- When a card transaction is made in a currency besides USD Dollar, 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 and then is converted to USD Dollar, using the exchange rate on the accounting date.

CATEGORY I: OTHER FEES

1. FOREIGN EXCHANGE COMMISSIONS				
1.1	Currency Exchange Fee	0,3%, Minimum €10 / Maximum €500	The fee applies when transaction involves two different currencies.	0,3%, Minimum €10 / Maximum €500
2. SAFE DEPOSIT BOXES				
2.1	Hire of Small Size Safe Deposit Box	€140 plus V.A.T.	Per year	
2.2	Hire of Medium Size Safe Deposit Box	€180 plus V.A.T.	Per year	
2.3	Hire of Large Size Safe Deposit Box	€250 plus V.A.T.	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.	
3. CERTIFICATES				
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			
	Individuals: Organizations:	Minimum €35 Minimum €100	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	

CHARGES CATALOGUE

S/N		UNITS / BRANCHES		ALPHA 360
3.5	Reference Letter	€50	Per Certificate	
3.6	Financial information to administrators / executors	€45	Per Instance	
4. OTHER FEES				
4.1	Preparation / Review of Power of Attorney	€5 plus Certification Fees	Applies only for document preparation	
4.2	Standing Order/Sepa Direct Debit failed due to insufficient funds	€ 5		
4.3	Search at the Registrar of Companies	€30	Per search	
4.4 Search in INFOCREDIT				
4.4.1	Comprehensive Report	€ 30		
4.4.2	Structure Report Online	€ 15		
4.4.3	Comprehensive Report Plus	€ 40		
4.4.4	Structure Report Enhanced Online	€ 20		
4.4.5	Investigation Structure Report	€ 30		
4.4.6	Investigation Structure Report Enhanced	€ 40		
4.4.7	Investigation Credit Report	€ 55		
4.4.8	Credit Report	€ 55		
4.4.9	Credit Report Online	€ 35		
4.5	Search at overseas Credit Bureaux / Agencies Individuals: Organizations:	 Minimum €35 Minimum €70	 Per search Per search	
4.6	Search at Land Registry Office	According to the Land Registry Office Fees		
4.7	Notarized Documents	Based on actual cost of Certifying Officer		
4.8	Apostiled Documents	€ 100		
4.9	Correspondence within and outside Cyprus	€5 €10	 For Registered Mail	
4.10	Package with Courier service	€35	Per package	
4.11	Delivery of Documents by Hand	€15		
4.12	Provision of information following an Archive Search	Free of charge for current year €20 for previous years		
4.13	Execution expenses for instructions received in handwritten form	€50	Per instruction	
4.14	Returned Mail	€10	For every returned mail	
4.15	Legal Opinion from internal / external lawyer	Minimum €50 / Maximum €150 plus any real expenses		
4.16	Studying / Evaluating Complex Cases for Trade Finance Services	Minimum €50/ Maximum €120		
4.17	Preparation of Consent/ Confirmation Letters	€30	For each consent/ confirmation letter	
4.18	Replacement of Existing Assigned Policy	€25		
4.19	Amendment Fee (e.g. Change of ownership/directors/shareholder/secretary/signatories/alpha360 users, other)	Minimum €50	For every change of individual/ organization	
4.20	Review / Profile Update Individuals: Organizations:	 Minimum €150 Minimum €500	The bank is entitled to apply commonly agreed charges for updating customer data. Where enhanced due diligence is required, including correspondence with banks abroad, enhanced customer background checks, world checks and/ or senior approvals required.	
4.21	Alpha 360 PIN Reissue	Free of Charge		