Fee Information Document

Name of the account provider: Alpha Bank Cyprus Ltd

Account name: Overdraft Account (EUR)

Date: 06.04.2026

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account which are not listed here. Full information is available in Alpha Bank's Charges Catalogue and Terms and Conditions, which can be obtained through our Branches/ Units or through our webpage (https://www.alphabank.com.cy).
- A glossary of the terms used in this document is available free of charge (Annex A).

Service	Fee
General account services	
Maintaining the account	Maintenance fee Retail Sector Customers monthly per account without limit 3 € **total annual cost** **36 €** annually per account with limit 1% on the reviewed limit, min 30 €, max 1.000 € International Sector Customers monthly per customer for accounts without limit 20 € **total annual cost** **240 €** annually per account with limit 1% on the reviewed limit, min 30 €, max 1.000 €

Payments (excluding cards)		
Credit transfer SEPA (within the EU/EEA)	**Execution fee** **Retail Sector Customers** **Branch**	
	Fixed charge	
	up to 1.000 €	8 €
	more than 1.000 € up to 5.000 €	13 €
	more than 5.000 € up to 10.000 €	16 €
	more than 10.000 € up to 50.000 €	26 €
	more than 50.000 €	0,1 %
		max 500 €
	Plus percentage on amount	
	up to 50.000 €	0 €
	more than 50.000 €	0,1 %
		max 500 €
	Internet Banking	
	Fixed charge	
	up to 1.000 €	0 €
	more than 1.000 € up to 5.000 €	3 €
	more than 5.000 € up to 10.000 €	7 €
	more than 10.000 € up to 50.000 €	10 €
	more than 50.000 €	0,06 %
		max 400 €
	Plus percentage on amount	
	up to 50.000 €	0 €
	more than 50.000 €	0,1 %
		max 500 €
	Execution fee **International Sector Customers** **Branch**	
	Fixed charge	
	up to 1.000 €	20 €
	more than 1.000 € up to 5.000 €	35 €
	more than 5.000 € up to 10.000 €	40 €
	more than 10.000 € up to 50.000 €	50 €
	more than 50.000 €	0,2 %
		max 500 €
	Plus Transfer Fee	
	up to 50.000 €	0 €
	more than 50.000 €	30 €
	Internet Banking	
	Fixed charge	
	up to 1.000 €	4 €
	more than 1.000 € up to 5.000 €	8 €
	more than 5.000 € up to 50.000 €	10 €
	more than 50.000 €	0,15 %
		max 350 €
		0 €
	Plus Transfer Fee	
	up to 50.000 €	0 €

	more than 50.000 €	20 €
Credit transfer SEPA (outside the EU/EEA)	**Execution fee** **Retail Sector Customers** **Branch** Fixed charge up to 20.000 € more than 20.000 € up to 50.000 € more than 50.000 € Plus percentage on amount **Internet Banking** Fixed charge up to 20.000 € more than 20.000 € up to 50.000 € more than 50.000 € Plus percentage on amount **Execution Fee** **International Sector Customers** **Branch** Fixed charge up to €1.000 more than €1.000 up to €5.000 more than €5.000 up to €10.000 more than €10.000 up to €50.000 more than €50.000 Plus Transfer Fee up to 50.000 € more than 50.000 € **Internet Banking** Fixed charge up to €1.000 more than €1.000 up to €5.000 more than €5.000 up to €10.000 more than €10.000 up to €50.000 more than €50.000 Plus Transfer Fee up to 50.000 € more than 50.000 €	 25 € 50 € 0,1% max 500 € 0,1% max 500 € 15 € 25 € 0,06% max 300 € 0,1% max 500 € 20 € 35 € 40 € 50 € 0,20%, max 500 € 0 € 30 € 10 € 20 € 25 € 30 € 0,15%, max 400 € 0 € 20 €
Credit transfer NON SEPA	**Execution fee** **Retail Sector Customers** **Branch** **EUR - within EU / EEA** Fixed charge up to 1.000 €	 8 €

	more than 1.000 € up to 5.000 €	13 €
	more than 5.000 € up to 10.000 €	16 €
	more than 10.000 € up to 50.000 €	26 €
	more than 50.000 €	0,1 %
		max 500 €
	Plus percentage on amount	
	up to 50.000 €	0 €
	more than 50.000 €	0,1 %
		max 500 €
	EUR - outside EU/ EEA	
	Fixed charge	
	up to 20.000 €	25 €
	more than 20.000 € up to 50.000 €	50 €
	more than 50.000 €	0,1%
		max 500 €
	Plus percentage on amount	0,1 %
		max 500 €
	FCY- within EU / EEA	
	Fixed charge	
	up to 1.000 €	8 €
	more than 1.000 € up to 5.000 €	13 €
	more than 5.000 € up to 10.000 €	16 €
	more than 10.000 € up to 50.000 €	26 €
	more than 50.000 €	0,1%
		max 500 €
	Plus Currency Exchange fee (refer to Currency Exch. Services)	
	FCY- outside EU / EEA	
	Fixed charge	
	up to 20.000 €	25 €
	more than 20.000 € up to 50.000 €	50 €
	more than 50.000 €	0,1%
		max 500 €
	Plus Currency Exchange fee (refer to Currency Exch. Services)	
	Internet Banking	
	EUR - within EU / EEA	
	Fixed charge	
	up to 1.000 €	0 €
	more than 1.000 € up to 5.000 €	3 €
	more than 5.000 € up to 10.000 €	7 €
	more than 10.000 € up to 50.000 €	10 €
	more than 50.000 €	0,06%
		max 300 €
	Plus percentage on amount	
	up to 50.000 €	0 €
	more than 50.000 €	0,1 %

		max 500 €
	EUR - outside EU/ EEA	
	Fixed charge	
	up to 20.000 €	15 €
	more than 20.000 € up to 50.000 €	25 €
	more than 50.000 €	0,06%
		max 300 €
	Plus percentage on amount	0,1 %
		max 500 €
	FCY - within EU / EEA	
	Fixed charge	
	up to 1.000 €	0 €
	more than 1.000 € up to 5.000 €	3 €
	more than 5.000 € up to 10.000 €	7 €
	more than 10.000 € up to 50.000 €	10 €
	more than 50.000 €	0,06%
		max 400 €
	Plus Currency Exchange fee (refer to Currency Exch. Services)	
	FCY - outside EU/ EEA	
	Fixed charge	
	up to 20.000 €	15 €
	more than 20.000 € up to 50.000 €	25 €
	more than 50.000 €	0,06%
		max 300 €
	Plus Currency Exchange fee (refer to Currency Exch. Services)	
	Execution fee **International Sector Customers Branch** **EUR - within EU / EEA**	
	Fixed charge	
	up to 1.000 €	20 €
	more than 1.000 € up to 5.000 €	35 €
	more than 5.000 € up to 10.000 €	40 €
	more than 10.000 € up to 50.000 €	50 €
	more than 50.000 €	0,2 %
		max 500 €
	Plus Transfer Fee	
	up to 50.000 €	0 €
	more than 50.000 €	30 €
	EUR - outside EU / EEA	
	up to 1.000 €	20 €
	more than 1.000 € up to 5.000 €	35 €
	more than 5.000 € up to 10.000 €	40 €

	more than 10.000 € up to 50.000 €	50 €
	more than 50.000 €	0,2 %
		max 500 €
	Plus Transfer Fee	
	up to 50.000 €	0 €
	more than 50.000 €	30 €
	FCY- within EU / EEA	
	Fixed charge	
	up to 1.000 €	20 €
	more than 1.000 € up to 5.000 €	35 €
	more than 5.000 € up to 10.000 €	40 €
	more than 10.000 € up to 50.000 €	50 €
	more than 50.000 €	0,2%
		max 500 €
	Plus Transfer Fee	
	up to 50.000 €	0 €
	more than 50.000 €	30 €
	Plus Currency Exchange fee	
	(refer to Currency Exch. Services)	
	FCY- outside EU / EEA	
	Fixed charge	20 €
	up to 10.000 €	0,2%
	more than 10.000 €	min 25 €
		max 500 €
	Plus Transfer Fee	
	up to 50.000 €	0 €
	more than 50.000 €	30 €
	Plus Currency Exchange fee	
	(refer to Currency Exch. Services)	
	Internet Banking	
	EUR - within EU / EEA	
	Fixed charge	
	up to 1.000 €	4 €
	more than 1.000 € up to 5.000 €	8 €
	more than 5.000 € up to 50.000 €	10 €
	more than 50.000 €	0,15%
		max 350 €
	Plus Transfer Fee	
	up to 50.000 €	0 €
	more than 50.000 €	20 €
	EUR - outside EU/ EEA	
	Fixed charge	
	up to 1.000 €	10 €
	more than 1.000 € up to 5.000 €	20 €
	more than 5.000 € up to 10.000 €	25 €

	more than 10.000 € up to 50.000 €	30 €
	more than 50.000 €	0,15 % max 400 €
	Plus Transfer Fee	
	up to 50.000 €	0 €
	more than 50.000 €	20 €
	FCY - within EU / EEA	
	Fixed charge	
	up to 1.000 €	4 €
	more than 1.000 € up to 5.000 €	8 €
	more than 5.000 € up to 50.000 €	10 €
	more than 50.000 €	0,15% max 350 €
	Plus Transfer Fee	
	up to 50.000 €	0 €
	more than 50.000 €	20 €
	Plus Currency Exchange fee (refer to Currency Exch. Services)	
	FCY - outside EU/ EEA	
	Fixed charge	
	up to 10.000 €	15 €
	more than 10.000 €	0,15% min 25 € max 400 €
	Plus Transfer Fee	
	up to 50.000 €	0 €
	more than 50.000 €	20 €
	Plus Currency Exchange fee (refer to Currency Exch. Services)	
Standing order	**Setting up fee**	
	Branch	0 €
	Internet Banking	0 €
	Execution fee	
	Towards other Alpha Bank's clients	
	EUR	
	Fixed charge	0 €
	FCY	
	Fixed charge	0 €
	Plus Currency Exchange fee (refer to Currency Exch. Services)	
	Towards other banks' clients (refer to Credit Transfers)	
Direct debit	**Setting up fee**	0 €
	Execution fee	0 €

Cards and cash		
Providing a debit card	**Annual fee** **Enter Mastercard EUR** main card supplementary card **Gold Mastercard EUR** main card supplementary card	 6 € 6 € 50 € 50 €
Providing a credit card	Service not available (refer to “Credit Cards Fee Information Documents”)	
Cash withdrawal	**Branch** EUR – per transaction FCY - per transaction Plus Currency Exchange fee (refer to Currency Exch. Services) or Handling Fee **Alpha Bank's ATM** EUR – per transaction Enter Mastercard EUR Gold Mastercard EUR **Other banks’ ATM** Euro or Swedish Krona – per transaction Enter Mastercard EUR Gold Mastercard EUR All Other Currencies – per transcation Enter Mastercard EUR Gold Mastercard EUR	 0,15% ελάχ 5 € 0,5% 0 € 0 € 2,5 € 2,5 € 3,33% min 3 € 3,33% min 3 €
Overdrafts and related services		
Overdraft	Arrangement fee	0,1 % on limit amount min. 30 € max 1.000 €
Overrunning	Unarranged Overdraft fee For Alpha Bank customers For ex-Astro Bank customers	1,75% 1,75% default interest rate on amount in

	excess
Other services	
Provision of a cheque book	Branch – per chequebook 35 € Internet Banking – per chequebook 20 €
Return cheque due to inadequate balance	per cheque 40 €
Currency exchange services	**Currency exchange fee** **Retail Sector Customers** Credit transfer / Cash Withdrawal / Standing order towards other banks' clients or towards other Alpha Bank clients FCY 0,5 % max 500 € **International Sector Customers** Credit transfer / Cash Withdrawal / Standing order towards other banks' clients or towards other Alpha Bank clients 0,3 % min 10 € max. 500 €
Currency exchange services	**Currency exchange fee** **Retail Sector Customers** Credit transfer / Cash Withdrawal / Standing order towards other banks' clients or towards other Alpha Bank clients **FCY** 0,5 % max 500 € **International Sector Customers** Credit transfer / Cash Withdrawal / Standing order towards other banks' clients or towards other Alpha Bank clients 0,3 % min 10 € max. 500 €
Copy of statement	**Branch** current year 4 € per page max 8 € previous years 5 € per page max 50 € **Internet Banking** 0 €

Notes:

(1) Where the currency of the fee differs from the currency of the account, then the fee will be converted by using the exchange rate prevailing at the time of its debit.

ANNEX A

GLOSSARY

TERM	DEFINITION
Maintaining the account	The account provider operates the account for use by the customer.
Providing a debit card	The account provider provides a payment card linked to the customer's account. The amount of each transaction made using the card is taken directly and in full from the customer's account.
Providing a credit card	The account provider provides a payment card linked to the customer's payment account. The total amount of the transactions made using the card during an agreed period is taken either in full or in part from the customer's payment account on an agreed date. A credit agreement between the provider and the customer determines whether interest will be charged to the customer for the borrowing.
Cash withdrawal	The customer takes cash out of the customer's account.
Provision of a cheque book	Issuance of a cheque book for payments by charging the customer’s account.
Credit transfer SEPA	The account provider transfers money, on the instruction of the customer, from the customer's account to another account, through SEPA.
Credit transfer NON SEPA	The account provider transfers money, on the instruction of the customer, from the customer's account to another account, through a channel other than SEPA.
Standing order	The account provider makes regular transfers, on the instruction of the customer, of a fixed amount of money from the customer's account to another account.
Direct debit	The customer permits someone else (recipient) to instruct the account provider to transfer money from the customer's account to that recipient. The account provider then transfers money to the recipient on a date or dates agreed by the customer and the recipient. The amount may vary.
Return cheque due to inadequate balance	Decline the payment of a cheque due to an insufficient balance of the account to be charged.
Currency exchange services	Conversion of the currency of the account into the currency of the transfer / withdrawal.
Overdraft	The account provider and the customer agree in advance that the customer may borrow money when there is no money left in the account. The agreement determines a maximum amount that can be borrowed, and whether fees and interest will be charged to the customer.
Overrunning	A tacitly accepted overdraft whereby a payment service provider makes available to a customer funds which exceed the current balance in the customer’s payment account or the agreed overdraft facility.
Copy of statement	Reissuance of an account statement.