

CHARGES CATALOGUE

The Charges Catalogue includes the usual charges that are currently valid as well as upcoming charges with their implementation date. The Charges Catalogue is reviewed at fixed intervals and is being also available in the internet at www.alphabank.com.cy. If you would like additional information on the charges and services offered by Alpha Bank which are not included in this catalogue, as well as the going interest rates for our products, please enquire at an Alpha Bank Branch.

A/A	DESCRIPTION	CHARGES	COMMENTS
CATEGORY A: DEPOSITS			
1	Cheques		
1.1	Issue of Cheque Book	€14 per cheque book	
1.2	Issue of special cheque book	Printing Cost + Stamps + Supervision cost	
1.3	Presentation of cheque at other Bank's Cash Register	€40 per cheque	
1.4	Deposit of other Banks' Bank Draft and / or Government cheques with Zero Float	<u>For Individuals and Small Companies:</u> Amounts up to €2.000: 0,25% Min. €1 per cheque Amounts more than €2.000: Deposit of cheques with zero float is not allowed. <u>For Organizations:</u> Amounts up to €10.000: 0,25% Min. €1 per cheque Amounts more than €10.000: Deposit of cheques zero float is not allowed.	
1.5	Deposit of other Banks' Bank Draft and / or Government cheques with Zero Float is allowed for: • Opening / Renewal of Fixed Deposit account • Payment of a loan installment • Settlement of loan (applies for Bank Drafts only)	Free	
1.6	Stop payment of cheque	€10 per cheque. Maximum €50 in case of whole cheque book or series of cheques	
1.7	Cheque return (insufficient funds)	€40 per cheque	
1.8	Return of cheque deposited to our customer's account and returned unpaid from the issuing Bank - regardless of the reason	€4 per cheque	
1.9	Return of cheque due to customer's fault (issuer) (e.g. technical reason)	€5 per cheque	
2	Availability Value Date for cheques		
2.1	Alpha Bank Cyprus cheques	Same Day Value	
2.2	Other Bank's member of C.C.H. and/or Co-operative Institution cheques (including Co-Operative Central Bank)	4 working days including deposit date	
3	Transaction Commission (Cash & Cheques)		
3.1	Cash Deposit		
3.1.1	Cash Deposit in Euro	0,1% Minimum €0,50 per transaction	The first 5 cash deposits per month are free.
3.1.2	Deposits of foreign currency notes in Euro account	1%, Minimum €5. Exchange Commission is collected.	
3.1.3	Deposits of foreign currency notes in same foreign currency account	0,5%.	
3.1.4	Deposits of foreign currency notes in different foreign currency account	0,50%. Handling Commission is collected.	
3.2	Deposit of cheques		
3.2.1	To same currency account	€0,30 per cheque	The first 8 cheques per month are free.
3.2.2	To different currency account	Foreign or Traveller's Cheques Fee: 0,25% Min. €5, Max. €170 plus Stamps (per cheque)	
3.3	Cash Withdrawal		
3.3.1	Withdrawal of Cash in Euro including payment/ purchase of cheque issued on Alpha Bank Cyprus Ltd • Total Amount withdrawal, per month, up to €5.000. • Total Amount withdrawal, per month, more than €5.000 up to €50.000. • Total Amount withdrawal, per month, more than €50.000.	Free of charge 0,10% per transaction, minimum €1 0,10% per transaction, minimum €1, plus Bank's cost, among others, for transfer from cash transportation company and insurance cover.	
3.3.2	Cash Withdrawal of foreign currency from account in the same foreign currency	0,50%	
3.3.3	Cash Withdrawal of foreign currency notes from Euro account.	0,50%. Exchange Commission is collected.	
3.3.4	Cash Withdrawal of foreign currency notes from different foreign currency account.	0,50%. Handling Commission is collected.	
Note: The processing date for amounts up to €50.000 is the Same Day Value and for amounts more than €50.000 the Same Day Value or Next Working Day (according to the time of the request).			
3.4	Exchange/ Withdrawal/ Count of coins	1% Minimum €5	Free for amounts up to €50.
4	Interest Value Date (Cash & Cheques)		
4.1	Cash Deposit		
	• In Euro • For Other Currencies	Same Day Value 4 working days	
4.2	Cheques		
	• Alpha Bank Cyprus Ltd • Other Bank - member of C.C.H./ Co-operative Institution cheques/ Social Insurance cheques or Treasury of the Republic • Cheques Deposits (including Traveller's Cheques) to same or different currency account	Next Day Value 2 working days Value Date for cheques payable in other countries: 35 days	
4.3	Time Deposits Accounts		
	Withdrawal before maturity date	2% on the withdrawal amount for the remaining period	The charge should not exceed the interest earned during the deposit duration.

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4.4	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.
4.5	Accounts Statements		
4.5.1	Account Statement	Alpha Express Banking: Free of charge Branch Network: Free of charge Mail/ Fax: For Individuals: €3 per page. Maximum €6 For Organizations: €3 per page. Maximum: €30	Free of charge for Savings Accounts connected with Alpha Bank Enter Youth Visa and Minor Accounts.
4.5.2	Copy of Account Statement for a period prior to one year than the request date.	For Individuals: €5 per page. Maximum €50 For Organizations: €5 per page. Maximum: €200	
4.6	Accounts Maintenance Fees		
4.6.1	Savings, Notice Accounts Maintenance Fees	€2,50 semi annually	Minor Accounts: Free of charge.
4.6.2	Accounts	<u>For Retail Sector Customers and Wholesale Sector Customers</u> <u>Current Accounts without limit</u> For Individuals: €3 per account, quarterly For Organizations: €15 per account, quarterly <u>For International Sector Customers:</u> For Individuals: €25 per customer, quarterly For Organizations: €100 per customer, quarterly	Minor Accounts: Free of charge.
4.6.3	Dormant Accounts	<u>For Retail Sector Customers and Wholesale Sector Customers:</u> €15 per year <u>For International Sector Customers:</u> For Individuals: €120 per year For Organizations: €300 per year	Minor Accounts: Free of charge.
4.6.4	Test Key Codes	Individual's Accounts: €40 semi annually Organization's Accounts: €100 semi annually	
CATEGORY B: CAPITAL TRANSFERS			
1	Exchange Commission (Buy / Sell of Foreign exchange against Euro)		
1.1	Amounts up to €35.000	0,5% Minimum €5	The transaction involves conversion from / to Euro
1.2	Amounts more than €35.000	0,4% Minimum €175, Maximum €500	
2	Handling Commission		
2.1	Handling Commission	0,1% Minimum €5, Maximum €500	The Transaction involves conversion of two foreign currencies or where it is defined as "Handling Commission".
3	Payment Orders (Standing Orders)		
3.1	Opening or Amendment of a Standing Order	€5 per order	
3.2	Manual Execution of a Payment Order	€5 at the execution of the order	
4	Local Transfers		
4.1	Transfers within the Bank	<u>Accounts in local currency:</u> Free <u>Accounts in foreign currency:</u> Exchange Commission	• Exchange Commission is collected from the ordering customer. • Value Date: Same Working day.
5	Issue of Bankers Drafts		
5.1	Issue of Drafts in Local currency drawn on Alpha Bank Cyprus Ltd	0,15% Minimum €5, Maximum €20 plus stamps	
5.2	Cancellation of a Bank Draft drawn on Alpha Bank Cyprus Ltd	Fixed Charge €4	
5.3	Issue of Bankers Drafts drawn on correspondent Banks	Handling Commission: Minimum €10, Maximum €500 OR Exchange Commission: Minimum €10	
5.4	Cancellation of a Bank Draft drawn on correspondent Banks	€4 + SWIFT €15 + Correspondent Bank Charges (€30/GBP15/USD20)	
6	Local Bills for Collection		
6.1	Local Bills	0,25% per bill. Minimum €17 Bills returned unpaid €8 per bill	Bank's real expenses are charged accordingly
7	Payroll		
7.1	Personnel payroll executed electronically	Depending on the agreement signed with the company / organization.	• Only for instructions executed electronically. • Plus Exchange Commission, where applicable.
8	Electronic Payments executed through Alpha Domestic Payments application		
8.1	To Alpha Bank's customer account	Minimum €1, Maximum €2	Per transaction
8.2	To other local Bank's account - via SEPA	Refer to "Outgoing Payments" below	
9	Transfers Various Expenses		
9.1	Confirmation/Trace Expenses	€60 per order	
9.2	Amendment Expenses	€60 per order	

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9.3	Cancellation / Rejection Expenses	€30 per order + Correspondent Bank Charges	
9.4	Omission or incorrect IBAN	€ 30	Applies for countries that adopted IBAN.
9.5	SWIFT Expenses	€20 per message	SWIFT Charges not included in any of the other categories available in category 9.
9.6	Rejection of Outgoing Payments from other Correspondent Bank	Charges of Incoming Transfers + Correspondent 's Bank Charges	
9.7	Rejection/ Returned of Incoming Payments	€ 40	
9.8	Returned of Incoming Payments according to Ordering Institution request.	€ 40	
10	Outgoing Payments		
10.1	SEPA / SWIFT - In Euro and towards countries within European Union (including Cyprus) or European Economic Area <ul style="list-style-type: none"> • For amounts up to €1.000 • For amounts more than €1.000 up to €5.000 • For amounts more than €5.000 up to €10.000 • For amounts more than €10.000 up to €30.000 • For amounts more than €30.000 up to €50.000 • For amounts more than €50.000 	Fixed Charge €6 Fixed Charge €10 Fixed Charge €12 Fixed Charge €15 Fixed Charge €20 Fixed Charge €25, plus Exchange Commission Or Handling Commission	<ul style="list-style-type: none"> • Payment Value Dates: <ul style="list-style-type: none"> - For payments in Euro and towards countries either within European Union (including Cyprus) or European Economic Area: + 1 working day - For payments either in any other Foreign Currency or towards countries outside European Union and European Economic Area: + 2 working days • Same charges applied for repeated payments - Standing Orders
10.2	SWIFT - In foreign currency and towards countries within European Union (including Cyprus) or European Economic Area <ul style="list-style-type: none"> • For amounts up to €1.000 • For amounts more than €1.000 up to €5.000 • For amounts more than €5.000 up to €10.000 • For amounts more than €10.000 up to €30.000 • For amounts more than €30.000 up to €50.000 • For amounts more than €50.000 	Fixed Charge €6 Fixed Charge €10, plus Exchange Commission Or Handling Commission Fixed Charge €12, plus Exchange Commission Or Handling Commission Fixed Charge €15, plus Exchange Commission Or Handling Commission Fixed Charge €20, plus Exchange Commission Or Handling Commission Fixed Charge €25, plus Exchange Commission Or Handling Commission	<ul style="list-style-type: none"> • Payments in any European Currency and towards countries either within European Union (including Cyprus) or European Economic Area, are as a regulation executed with Charges Details:"SHA"
10.3	SWIFT - In any currency and towards countries outside European Union and European Economic Area <ul style="list-style-type: none"> • For amounts up to €1.000 • For amounts more than €1.000 	Fixed Charge €25 Fixed Charge €25, plus Exchange Commission Or Handling Commission Where applicable Correspondent Bank Charges (OUR) are collected.	
10.4	SEPA/SWIFT- Payments with Same Day Value as Transaction Day	0,05% Minimum €12, Maximum €250	Received in addition of the above mentioned charges ("Charges" Column) and proportionally to each case as applicable (please see above).
10.5	SWIFT- Payments with Next Day Value following the Transaction Day	0,03% Minimum €8, Maximum €250	
10.6	Payments through the "Full Amount to Beneficiary" Scheme	<p>a. <u>Payments in €</u></p> <ul style="list-style-type: none"> • For amounts up to €10.000 to EE/EEA countries: €18 • For amounts up to €10.000 to non European Union countries: €25 • For amounts more than €10.000 up to €50.000 regardless of destination: €40 • For amounts more than €50.000 regardless of destination: €60 <p>b. <u>Payments in USD</u>: \$25</p> <p>c. <u>Payments in GBP</u>: £30</p> <p>d. <u>Payments to Alpha Bank SA in €</u></p> <ul style="list-style-type: none"> • Payments in favor of customers of Alpha Bank SA or other Banks of Alpha Bank Group: Free • Payments in favor of customers of other Greek Banks in Greece: <ul style="list-style-type: none"> For amounts up to €50.000: €10 For amounts more than €50.000: €20 	Received in addition of the above mentioned charges ("Charges" Column) and proportionally to each case as applicable (please see above).
10.7	Correspondent Bank Charges <ul style="list-style-type: none"> • SWIFT in RON/BGN 	Amount requested by Correspondent Bank. Administration Expenses €4, plus €6 when MT202 is sent. Fixed Charge €10.	Received in addition of the above mentioned charges ("Charges" Column) and proportionally to each case as applicable (please see above).

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11	Incoming Transfers payable to Alpha Bank Cyprus Ltd customers accounts		
11.1	Euro, payable to Euro (SEPA) <u>For Individuals:</u> • For amounts from €0 up to €2.000: • For amounts more than €2.000 up to €5.000: • For amounts more than €5.000 up to €10.000: • For amounts more than €10.000 up to €30.000: • For amounts more than €30.000 up to €50.000: • For amounts over €50.000: <u>For Organizations:</u> • For amounts from €0 up to €2.000: • For amounts more than €2.000 up to €5.000: • For amounts more than €5.000 up to €10.000: • For amounts more than €10.000 up to €30.000: • For amounts more than €30.000 up to €50.000: • For amounts over €50.000:	Fixed Charge €0 Fixed Charge €2 Fixed Charge €5 Fixed Charge €12 Fixed Charge €20 Fixed Charge €30 Fixed Charge €2 Fixed Charge €3 Fixed Charge €5 Fixed Charge €12 Fixed Charge €20 Fixed Charge €30	Credit with Same Day Value
11.2	Euro payable to Euro (SWIFT transfer) • Charges OUR For amounts up to €2.000: For amounts more than €2.000 up to €50.000: For amounts more than €50.000: • Charges SHA or BEN	Fixed Charge €15 Fixed Charge €30 Fixed Charge €45 The charges of 11.1 apply.	Credit with Same Day Value
11.3	Foreign Currency payable to same foreign currency (SWIFT transfer) • Charges OUR For amounts up to €2.000: For amounts more than €2.000 up to €50.000: For amounts more than €50.000: • Charges SHA or BEN	Fixed Charge €15 Fixed Charge €30 Fixed Charge €45 The charges of 11.1 apply.	Credit with Same Day Value
11.4	Foreign Currency payable to different foreign currency (SWIFT transfer) • Charges OUR For amounts up to €2.000: For amounts more than €2.000 up to €50.000: For amounts more than €50.000: • Charges SHA or BEN	Fixed Charge €15. Handling Commission is collected. Fixed Charge €30. Handling Commission is collected. Fixed Charge €45. Handling Commission is collected. The charges of 11.1 apply. Handling Commission is collected.	Credit with Same Day Value
11.5	Foreign currency payable to Euro or Euro payable to foreign currency (SWIFT transfer) • Charges OUR For amounts up to €2.000: For amounts more than €2.000 up to €50.000: For amounts more than €50.000: • Charges SHA or BEN	Fixed Charge: €15. Exchange Commission is collected. Fixed Charge €30. Exchange Commission is collected. Fixed Charge €45. Exchange Commission is collected. The charges of 11.1 apply. Exchange Commission is collected.	Credit with Same Day Value
12	Forward Contracts (Buy / sell)		
12.1	• USD, GBP	0.10%	
12.2	• Other Currencies	0.25%	
CATEGORY C: CREDIT FACILITIES			
1	Local Bills Discounted	0,25% Minimum €5 per bill	Bank's Real Expenses are charged accordingly.
2	Documentation Fees		
2.1	For Individuals and Small Companies: • For amounts up to €5.000: • For amounts from €5.000 up to €20.000: • For amounts from €20.000 up to €50.000: • For amounts over €50.000:	€30 €40 €50 €75	
2.2	For Organizations:	For SME Organizations: Fixed Charge €100 per application For Corporate: Fixed Charge €200 per application	
3	Arrangement Fees	0,1% Minimum €50, Maximum €1.000	Based on the documents and the volume of work
4	Credit Facilities Review Commission for Overdraft Accounts	<u>For Retail Customers and Small Organizations:</u> 1% on the reviewed amount, Maximum €1.000 <u>For SME Organizations and Corporate:</u> 1% on the reviewed amount, Maximum €5.000	
5	Valuations / Revaluations / Observation of Work in Progress	Valuation Cost + VAT (based on Valuers Invoice)	
6	Overdue Interest for Loans and Overdraft account	1,75%	Calculated on Amount in Arrear / Amount in Excess on Loans and Overdraft accounts
7	Overdue Interest for Credit Cards	0,15%	Calculated on Amount in Arrear on Credit Cards (monthly)

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CATEGORY D: LETTERS OF GUARANTEE			
1	Letters of Guarantee (L/G's)		
1.1	Commission	0,15% per month or part thereof. Minimum. 0,45% ή €30 whichever is greater	Paid in advance for the entire duration of the L/G.
1.2	Extension Commission	0,15% per month or part thereof, Minimum €20	
1.3	Cancellation Commission	Fixed Charge €20	
1.4	Amendment Commission	Fixed Charge €20	
1.5	Approval for Amendment of wording of L/G's	Fixed Charge €100	
1.6	Claim Fee	Fixed Charge €40	
2	Advice Guarantees (Transferable abroad without any responsibility on our behalf)		
2.1	Advice Commission	Fixed Charge €50	
2.2	Delivery Expenses	Fixed Charge €30	
2.3	Amendment Commission	€20 per amendment	
2.4	SWIFT charges	€ 15	
Notes:			
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 Extension 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, correspondent 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.			
3	Shipping Guarantees		
3.1	Commission	€17 or period of 3 months and for each subsequent quarter or part thereof, until the cancellation of the security	
Notes:			
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 E: IMPORTS			
1	SWIFT		
1.1	Import Credits	€25 per message	
1.2	Other	€15 per message	
2	Import Credits		
2.1	Opening Commission	0,20% per month or part thereof. Min. 0,60% Min. €50	
2.2	Extension Commission	0,20% for each additional 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.	
2.6	Exchange Commission	For amounts up to €35.000: 0,5% Minimum €5 For amounts over €35.000: 0,4%, Minimum €175	If the Credit is confirmed by Alpha Bank.
2.7	Handling Commission	0,25% Minimum: €5	If Exchange Commission does not apply.
2.8	Discrepant Documents	Fixed Charge €70	
2.9	Confirmation Commission	0.20% for 3 months, Minimum €20	
Notes:			
1. Opening and Extension Commission (where applicable) is charged regardless 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. This commitment involves additional Opening Commission that is charged proportionally at each withdrawal from the opening date to expiration date.			
3	Placing Goods in Bonded		
3.1	Goods in Bonded	0,05% Minimum: €35, Maximum: €85	Once off payment
3.2	Inspection of Goods in Bonded	€20 per hour. Minimum €20	
3.3	Release of Goods	0,025% for 3 months or part thereof, from the date of placing the goods in bonded until each release date. Min.€20 per release.	
4	Inward Foreign Bills For Collection		
4.1	Clean Bills	Exchange Commission If Exchange Commission does not apply Handling Commission is collected: 0,25% Min. €3,50, Max. €250 Commission: 0,2%, Minimum: €20, Maximum: €85 Acceptance Commission: €10 Protest Expenses: Minimum €35 Cancellation Expenses: €10	
4.2	Documentary Bills	Exchange Commission If Exchange Commission does not apply Handling Commission is collected: 0,25% Min. €5, Max. €350 Commission: 0,2%, Commission: €20, Maximum: €85 Acceptance Commission: €10 Protest Expenses: Minimum €35 Cancellation Expenses: €10	
4.3	Avalization of Documents	0,15% per month or part thereof. Minimum 0,45% ή €17 whichever is greater.	
4.4	Local Bills of Collection	0,25% Minimum €5 per bill Bills returned unpaid are charged €5 per bill.	
Note: Notice of payment of Local Bill of Collection: €2 per notice			

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CATEGORY F: EXPORTS			
1	Export Credits		
1.1	Advice Commission	0,1% Minimum: €50, Maximum: €85	
1.2	Confirmation Commission	0,2% per 3 months period. Minimum: €70	Includes Announcement Commission
1.3	Execution Commission	Minimum: €20, Maximum: €60	
1.4	Amendment / Cancellation Commission	Fixed Charge €30	
1.5	Transfer to Other Beneficiary Commission	0,15% per month or part thereof. Min: 0,45%, Min: €50	
1.6	Discrepant Documents	Fixed Charge €70	
Notes:			
1. The charges at 1.1 - 1.4 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 Correspondent 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.			
4. If the export credit does not need confirmation, the expenses are charged with additional commission proportional to the increase, that does not exceed the max. as stated at E.2.			
2	Negotiation Payments under Export Credits		
2.1	Exchange Commission	For amounts up to €35.000: 0,5% Minimum: €5 For amounts over €35.000: 0,4% Minimum: €175	Per negotiation.
2.2	Handling Commission (If exchange commission does not apply)	0,25% Minimum: €5	Only if the charges are in favour of the Beneficiary. If it is for the issuing Bank then Correspondent Charges apply.
2.3	Negotiation Commission	0,2% Minimum: €40, Maximum: €150	
2.4	Acceptance Commission	0,2% per 3 months or part thereof. Minimum: €20	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.	
3	Outward Foreign Bills for Collection		
3.1	Clean Bills	Foreign or Traveller's Cheques Fee: 0,25% Min €5 Max €170 Bank's real expenses (i.e.SWIFT message, Courier services). Cancellation Expenses: €10	Exchange Commission Or Handling Commission, accordingly.
3.2	Documentary Bills	Exchange Commission Or Handling Commission: 0,25% Minimum €5, Maximum €350 Commission: 0,2%, Minimum: €20, Maximum: €85 Cancellation Expenses: €10 Amendment Expenses: €10	If Exchange Commission is not applicable.
Note: If the Correspondent Charges are not charged to the recipient, they are charged to the customer.			
CATEGORY G: BANK'S CARDS			
1	Annual Fee for Dedit Cards		
1.1	Alpha Bank Enter Mastercard	Free of charge	
1.2	Alpha Bank Enter Mastercard (Youth)	Free of charge	
1.3	Alpha Bank Enter VISA Electron	Free of charge	
1.4	Alpha Bank Business Mastercard	€ 30	Valid per card holder, not per company.
1.5	Alpha Bank Gold Mastercard EUR		
	• Main:	€ 50	
	• Additional Card:	€ 50	
1.6	Gold Alpha Bank Visa EUR		
	• Main:	€ 50	
	• Additional Card:	€ 50	
1.7	Gold Alpha Bank Visa USD		
	• Main:	\$60	
	• Additional Card:	\$60	
1.8	Silver Alpha Bank Visa USD		
	• Main:	\$30	
	• Additional Card:	\$20	
2	Annual Fee for Credit Cards		
2.1	Silver Alpha Bank Visa in Euro		
	• Main:	€ 15	
	• Additional Card:	€ 10	
2.2	Gold Alpha Bank Visa in Euro		
	• Main:	€ 40	
	• Additional Card:	€ 20	
2.3	Alpha Bank CASHBACK MasterCard		
	• Main:	€ 15	
	• Additional Card:	€ 10	
2.4	Aegean Alpha Bank VISA		
	• Main:	€ 50	
	• Additional Card:	€ 20	
3	Other Charges for Bank's Cards		
3.1	Re-issue of Credit / Debit Card	€10 / \$15	Applies for all Alpha Bank cards
3.2	Re-issue of PIN	€10 / \$15	As per customer's instructions
3.3	Reprint of Statement	€3.50	
3.4	Request for copy of transaction voucher/ Transaction Chargeback	€ 5	
4	Currency Conversion of Transactions made abroad		
4.1	Conversion and Third party intermediaries expenses	2,70%	
Note: When the card is used by the cardholder abroad, the transaction amounts are converted by VISA International or MasterCard to Euro, using the exchange rate of the date the transaction is processed by the said organization. When the account of the cardholder is maintained in a currency other than Euro, conversion takes place by the Bank, from Euro to the currency of the account using the current rate.			

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5	ATM Transactions		
5.1	Cash withdrawals from Bank's ATM's	For Debit Alpha Bank Enter Mastercard, Enter Mastercard (Youth) and Business Mastercard: Free of charge For Debit Enter Visa Electron Cards: Free of charge For other Debit Cards: 3,33%, Min.€2/ \$2 For Credit Cards: 3,33%, Min.€4	
5.2	Cash withdrawals from other ATM's in Cyprus and abroad	For Debit Alpha Bank Enter Mastercard and Business Mastercard: €2.50 per withdrawal For Debit Enter Visa Electron Cards: €2.50 per withdrawal (Free of charge for Students) For Debit Alpha Bank Enter Mastercard (Youth) Cards: Free of charge For other Debit Cards: 3,33%, Min. €2.50/ \$3.50 For Credit Cards: 3,33%, Min. €4	
CATEGORY H: OTHER SERVICES			
1	Safety Deposit Boxes		
1.1	Hire of Small Size Deposit Box	€80 per year + V.A.T. + Stamps	
1.2	Hire of Medium Size Deposit Box	€100 per year + V.A.T. + Stamps	
1.3	Hire of Large Size Deposit Box	€150 per year + V.A.T. + Stamps	
1.4	Access to the Safety Deposit Box	€10 per access	The first 3 visits per year to the safety box are free of charge.
1.5	Loss / Destruction of Safety Deposit Box Key	€ 60	Replacement Cost is charged.
2	Certificates		
2.1	Issue of Certificate as per auditors / accountants requests	Individuals: Minimum €35 per Certificate Organizations: Minimum €60 per Certificate	Including the "Balance and Interest Certificate" and the "Customer's Collateral Certificate" .
2.2	Certificate of Balances and Interest	€2 per account included in the Certificate. Minimum: €5	When requested by customer.
2.3	Issue of Customers Collateral Certificate	Minimum: €60 per Certificate	
2.4	Reference Letter	€25 per Certificate	
2.5	Financial information to administrators / executors	Minimum €45 per instance	
2.6	Preparation/ Review of Power of Attorney	€5 Plus Certification Fees (apply only for preparation)	
3	Utility Bill Payments		
3.1	Over the Counter	€2 + V.A.T. per account	
3.2	Direct Debit	Free of charge	
4	Searches		
4.1	At the Registrar of Companies	€15 per search	
4.2	At overseas Credit Bureaux / Agencies	Individuals: €35 per search Organizations: €70 per search	
4.3	At Land Registry Office	According to the Land Registry Office Fees	
5	Postages		
5.1	Envelope within Cyprus	€2 €4 (express and/ or registered)	
5.2	Envelope outside Cyprus	€5 €8 (express and/ or registered)	
5.3	Package with Courier service	Fixed Charge €30	The charge is per customer.
6	Information from Archives		
6.1	After Search at Current Archive	Minimum €10	
6.2	After Search at Permanent Archive	Minimum €20	
7	Cancellation of a Payment Transaction	€ 20	
8	Advice for non Execution of a Payment Transaction due to customer's fault	€ 5	
9	Account Statement Service via SWIFT Message	Annual Charge €200	Applies for Legal Entities.
10	Execution of customer's instructions received by mail or other way.	Fixed Charge €10 per instruction.	The charge applies to cases where telephone confirmation is required in order to confirm the authenticity of the instruction.
11	Payments through JCC SMART	€2 + V.A.T. per account	Payments to Government Authorities: Free of charge
CATEGORY I: ALPHA EXPRESS BANKING			
1	Balances Overview Accounts/ Cards	Free of charge	
2	Account Statement	Free of charge	
3	Electronic Cheque Image	Free of charge	
4	Electronic E-Voucher (E-Voucher)	Free of charge	
5	Transfer Between Own Accounts	Free of charge	If applicable, Exchange Commission is collected.
6	Transfer To Other Alpha Bank Client	Free of charge	If applicable, Exchange Commission is collected.

CHARGES CATALOGUE

A/A	DESCRIPTION	CHARGES	COMMENTS
7	Exchange Commission (Sale/ Purchase of Foreign Currency)	Amounts up to €35.000: 0,5% Minimum €5 Amounts more than €35.000: 0,4% Minimum €175, Maximum €500	The transaction involves conversion from / to Euro
8	Handling Commission	0,1% Minimum €5, Maximum €500	The Transaction involves conversion of two foreign currencies or where it is defined as "Handling Commission".
9	Outgoing Transfers		
9.1	Towards EU or EEA countries in Euro (VIA SEPA/ SWIFT) <ul style="list-style-type: none"> • For amounts up to €1.000 • For amounts more than €1.000 up to €5.000 • For amounts more than €5.000 up to €10.000 • For amounts more than €10.000 up to €30.000 • For amounts more than €30.000 up to €50.000 • For amounts more than €50.000 	Fixed Charge €3 Fixed Charge €5 Fixed Charge €5 Fixed Charge €6 Fixed Charge €6 Fixed Charge €22 Exchange Commission or Handling Commission is charged.	<ul style="list-style-type: none"> • Payment Value Dates: <ul style="list-style-type: none"> - For payments in Euro and towards countries either within European Union (including Cyprus) or European Economic Area: + 1 working day - For payments either in any other Foreign Currency or towards countries outside European Union and European Economic Area: + 2 working days • Same charges applied for repeated payments - Standing Orders
9.2	Towards EU or EEA countries in foreign currencies (VIA SWIFT) <ul style="list-style-type: none"> • For amounts up to €1.000 • For amounts more than €1.000 up to €5.000 • For amounts more than €5.000 up to €10.000 • For amounts more than €10.000 up to €30.000 • For amounts more than €30.000 up to €50.000 • For amounts more than €50.000 	Fixed Charge €3 Fixed Charge €5 Exchange Commission or Handling Commission is charged. Fixed Charge €5 Exchange Commission or Handling Commission is charged. Fixed Charge €6 Exchange Commission or Handling Commission is charged. Fixed Charge €6 Exchange Commission or Handling Commission is charged. Fixed Charge €22 Exchange Commission or Handling Commission is charged.	
9.3	Towards Non EU or EEA countries in any currency (VIA SWIFT) <ul style="list-style-type: none"> • For amounts up to €1.000 • For amounts more than €1.000 	Fixed Charge €22 Fixed Charge €22 plus Exchange Commission Or Handling Commission	
9.4	SEPA/SWIFT- Payments with Same Day Value as Transaction Day	0,05% Minimum €12, Maximum €250	Received in addition of the above mentioned charges ("Charges" Column) and proportionally to each case as applicable (please see above).
9.5	SWIFT- Payments with Next Day Value following the Transaction Day	0,03% Minimum €8, Maximum €250	
9.6	Payments through the "Full Amount to Beneficiary" Scheme	a. Payments in €: <ul style="list-style-type: none"> • For amounts up to €10.000 to EE/EEA countries: €18 • For amounts up to €10.000 to non European Union countries: €25 • For amounts more than €10.000 up to €50.000 regardless of destination: €40 • For amounts more than €50.000 regardless of destination: €60 b. Payments in USD: \$25 c. Payments in GBP: £30 d. Payments to Alpha Bank SA in € <ul style="list-style-type: none"> • Payments in favor of customers of Alpha Bank SA or other Banks of Alpha Bank Group: Free • Payments in favor of customers of other Greek Banks in Greece: For amounts up to €50.000: €10 For amounts more than €50.000: €20 	Received in addition of the above mentioned charges ("Charges" Column) and proportionally to each case as applicable (please see above).
10	Cheque Stop Payment	Free of charge	
11	Cheque Book Order	€ 7	
12	Set up of Standing Order	Free of charge	
13	Statement Reordering	Free of charge	
14	Utility Payments	Free of charge	
15	Software Token (Alpha Safe Access)	€ 10	The charge is collected only at the first issue.
16	Hardware Token	€15 per device	
17	Replacement of Token	€15 per device	
18	PIN Reissue	€10 per instruction	