

CHARGES CATALOGUE

The Charges Catalogue includes the normal fees that are valid from the 4th of March 2019. The Charges Catalogue is reviewed at fixed intervals and is also available through our webpage www.alphabank.com.cy. If you would like any additional information on the fees and/or services offered by Alpha Bank which are not included in this catalogue, as well as the going interest rates of our products, please contact any Alpha Bank Branch.

A/A	DESCRIPTION	FEES	COMMENTS
CATEGORY A: ACCOUNTS			
1	Cash Deposit		
1.1	Cash Deposit in Euro	0,1% Minimum €0,50 per transaction	The first 5 cash deposits per month are free.
1.2	Deposits of foreign currency notes in Euro account	1%, Minimum €5. Currency Exchange Fee is collected.	
1.3	Deposits of foreign currency notes in same foreign currency account	0,50%	
1.4	Deposits of foreign currency notes in different foreign currency account	0,50%. Handling Fee is collected.	
2	Cash Withdrawal		
2.1	Cash Withdrawal in Euro		
2.1.1	Withdrawal from Euro account, 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, over €5.000 up to €50.000. • Total Amount withdrawal, per month, over €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.	Alpha Bank's card transactions are excluded.
2.1.2	Withdrawal from foreign currency account	0,50%. Currency Exchange Fee is collected.	
2.2	Withdrawal of foreign currency notes		
2.2.1	From Euro account	0,50%. Currency Exchange Fee is collected.	
2.2.2	From same foreign currency account	0,50%	
2.2.3	From different foreign currency account	0,50%. Handling Fee 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 (depending on the time of the request for withdrawal).			
2.3	Exchange/ Count / Withdrawal of coins	1% Minimum €5. Free for amounts up to €50.	
3	Time Deposits Accounts Withdrawal before maturity date	The Bank charge is calculated on the basis of the duration of Time Deposit Account. 12 months: 30 days interest 6 months: 15 days interest 3 months: 10 days interest 2 months: 10 days interest 1 month: 10 days interest 7 days: 2 days interest	The charge should not exceed the total accrued interest.
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.
5	Accounts Statements		
5.1	Account Statement	Alpha Express Banking: Free of charge Branch Network: Free of charge Mail/ Email/ 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.
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	
5.3	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 Legal Entities.
6	Client Accounts	Charge 0.3% on the declared /real total credit turnover of the account. Minimum €150, Maximum €1.000.	The charge is collected upon account opening and at every annual review of the account. In case that the real total credit turnover exceeds the initial customer's declaration, the above charge will be collected on the difference, at every annual review of the account or earlier upon Bank's decision.
7	Accounts Maintenance Fees		
7.1	Retail Sector Customers and Wholesale Sector Customers		
7.1.1	Savings, Notice Accounts	€2,50 semi annually	Minor Accounts: Free of charge.
7.1.2	Accounts without limit	For Individuals: €3 per account, quarterly For Organizations: €15 per account, quarterly	Minor Accounts: Free of charge Dormant Accounts are excluded
7.1.3	Dormant Accounts	€15 per year, regardless of balance	Minor Accounts: Free of charge.

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7.2	International Sector Customers		
7.2.1	Maintenance Fee	For Individuals: €25 per customer, quarterly or part thereof For Organizations: €100 per customer, quarterly or part thereof	Current Accounts with limit and Dormant Accounts are excluded. Minor Accounts: Free of charge.
7.2.2	Dormant Accounts	For Individuals: €15 per month or part thereof, for every dormant account For Organizations: €40 per month or part thereof, for every dormant account	Minor Accounts: Free of charge.
CATEGORY B: CHEQUES			
1	Issue of Cheque Book	€20 per cheque book	
2	Issue of special cheque book	Printing Cost + Stamps + Supervision cost	
3	Presentation of cheque at other Bank's Cash Register	€40 per cheque	
4	Deposit of cheques		
4.1	To same currency account	€0,30 per cheque	The first 8 cheques per month are free.
4.2	To different currency account	Foreign Cheques Fee: 0,25% Minimum. €5, Maximum €170 plus Stamps (per cheque) Exchange Commission is collected.	
5	Deposit of other Banks' Bank Draft and / or Government cheques with Zero Float	For Individuals and Small Companies: Amounts up to €2.000: 0,25% Minimum €1 per cheque Amounts over €2.000: Deposit of cheques with zero float is not allowed. For Organizations: Amounts up to €10.000: 0,25% Min. €1 per cheque Amounts over €10.000: Deposit of cheques zero float is not allowed.	
6	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 of charge	
7	Return of cheque from other Bank, deposited to our customer's account and returned unpaid - regardless of the reason	€5 per cheque	
8	Stop payment of cheque	€10 per cheque. Maximum €50 in case of whole cheque book or series of cheques	
9	Arrangement of payment of cheque after contact with the client	€2 per cheque	
10	Cheque return (insufficient funds)	€40 per cheque	
11	Return of cheque from other Bank, due to technical reason	€5 per cheque	
12	Availability Value Date for cheques		
12.1	Alpha Bank Cyprus cheques	Same Day Value	
12.2	Other Bank's member of C.C.H.	4 working days including deposit date	
13	Interest Value Date (Cash & Cheques)		
13.1	Cash Deposit • In Euro • For Other Currencies	Same Day Value 4 working days	
13.2	Cheques • Alpha Bank Cyprus Ltd • Other Bank - member of C.C.H./ Social Insurance cheques or Treasury of the Republic • Cheques Deposits to same or different currency account	Next Day Value 2 working days Value Date for cheques payable in other countries: 35 days	
CATEGORY C: FUND TRANSFERS			
1	Currency Exchange Fee		
1.1	Amounts up to €35.000	0,5% Minimum €5	Transaction involves conversion from / to Euro
1.2	Amounts over €35.000	0,4% Minimum €175, Maximum €500	
2	Handling Fee		
2.1	Handling Fee	0,15% Minimum €5, Maximum €500	Transaction involves conversion between two foreign currencies or Handling Fee is defined in Fees Column.
3	Internal Transfers		
3.1	Transfers within the Bank	Accounts in local currency: Free of charge Accounts in foreign currency: Currency Exchange Fee	• Currency Exchange Fee is collected from the ordering customer. • Value Date: Same Working day.
4	Bank Drafts Fees		
4.1	Issue of Bank Draft in local currency drawn on Alpha Bank Cyprus Ltd	0,15% Minimum €5, Maximum €20 plus stamps	
4.2	Cancellation of Bank Draft drawn on Alpha Bank Cyprus Ltd	€ 4	
4.3	Issue of Bank Draft drawn on other correspondent Bank	Handling Fee: Minimum €10, Maximum €500 OR Currency Exchange Fee: Minimum €10 plus stamps	
4.4	Cancellation of Bank Draft drawn on other correspondent Bank	€4 + SWIFT Fee €20 + Correspondent Bank Fees (€40/£30/\$40)	

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5	Local Bills for Collection		
5.1	Local Bills	0,25% per bill. Minimum €17 Bills returned unpaid €8 per bill	Bank's real expenses are charged accordingly
6	Payroll		
6.1	Personnel payroll executed electronically	According to the terms and conditions of the bilateral agreement signed with the company / organization. Plus Currency Exchange Fee, where applicable.	• Only for instructions executed electronically.
7	Credit Transfers Various Fees		
7.1	Order Confirmation/Trace	€60 per order	
7.2	Order Amendment	€60 per order	
7.3	Order Cancellation / Rejection	€30 per order + Correspondent Bank Fees (if applicable)	
7.4	Processing of Outgoing Order with No or Incorrect IBAN	€ 30	Applies for countries that adopted IBAN.
7.5	Rejection / Return of Outgoing Order by other Correspondent Bank	Incoming Credit Transfer Fees (see Fees Category 9) + Correspondent Fees	
7.6	Rejection/ Return of Incoming Credit Transfer	€ 40	
7.7	Return of Incoming Credit Transfer following Ordering Institution request	€ 40	
7.8	Handling of Correspondent Bank Instructions	€6 + Correspondent Bank Fees (if applicable)	
7.9	SWIFT Message Fee	€20 per message	Fee not included in any of other fee categories of section 7
8	Outgoing Credit Transfer		
8.1	Processing Fee		
8.1.1	In Euro and towards EU (European Union including Cyprus) / EEA (European Economic Area) countries • Up to €1.000 • Over €1.000 up to €5.000 • Over €5.000 up to €10.000 • Over €10.000 up to €30.000 • Over €30.000 up to €50.000 • Over €50.000	€6 €10 €12 €15 €20 €25 Plus Currency Exchange Fee Or Handling Fee for amounts over €50.000	• <u>Value Date:</u> – For Credit Transfers in Euro and towards EU / EEA countries: + 1 working day – For Credit Transfers either in any Foreign Currency or towards countries outside EU / EEA: + 2 working days
8.1.2	In foreing currency and towards EU/ EEA countries • Up to €1.000 • Over €1.000 up to €5.000 • Over €5.000 up to €10.000 • Over €10.000 up to €30.000 • Over €30.000 up to €50.000 •Over €50.000	€6 €10 €12 €15 €20 €25 Plus Currency Exchange Fee Or Handling Fee for amounts over €1.000	• <u>Charges Allocation:</u> – Credit Transfers in any Currency and towards EU / EEA countries are executed with Charges Details:"SHA"
8.1.3	In any currency and towards countries outside EU/ EEA • Up to €1.000 • Over €1.000	€25 €25, Plus Currency Exchange Fee Or Handling Fee for amounts over €1.000	
8.2	Value Date Fee		
8.2.1	Credit Transfers with Same Value Date as Execution Date	0,05% Minimum €12, Maximum €250	1. Value Date Fee is charged in addition of the Processing Fee (see Fees Category 8.1)
8.2.2	Credit Transfers with Next Value Date following Execution Date	0,03% Minimum €8, Maximum €250	2. Value Date Fee is charged for Credit Transfers executed with Value Date other than the default one (see Notes of Fees Category 8.1)
8.3	"Full Amount to Beneficiary" Service Fee		
8.3.1	Credit Transfers in Euro through Alpha Bank SA • In favor of customers of Alpha Bank SA or other Banks of Alpha Bank Group • In favor of customers of other Greek Banks in Greece Up to €50.000 Over €50.000	Free of charge €10 €20	1. "Full Amount to Beneficiary" Service Fee is charged in addition of the Processing Fee (see Fees Category 8.1)
8.3.2	Credit Transfers in Euro through other Correspondent Banks Up to €10.000 • To countries through European Union or European Economic Area • To countries outside European Union or European Economic Area Over €10.000 up to €50.000 Over €50.000	€18 €25 €40 €60	2. "Full Amount to Beneficiary" Service Fee is charged for Credit Transfers executed with Charges Details:"OUR"
8.3.3	Credit Transfers in USD	\$25	
8.3.4	Credit Transfers in GBP	£30	
8.4	Correspondent Bank Fee for Credit Transfers in RON/BGN	€ 10	Correspondent Bank Fee for Credit Transfers in RON/BGN is charged in addition of the Processing Fee (see Fees Category 8.1)

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9	Incoming Credit Transfers Payable to Alpha Bank Cyprus Ltd customers		
9.1	Processing Fee		
9.1.1	Credit Trasnfers In Euro, payable to Euro accounts		
9.1.1.1	Charges Details SHA / BEN For Individuals: • Up to €2.000 • Over €2.000 up to €5.000 • Over €5.000 up to €10.000 • Over €10.000 up to €30.000 • Over €30.000 up to €50.000 • Over €50.000 For Organizations: • Up to €2.000 • Over €2.000 up to €5.000 • Over €5.000 up to €10.000 • Over €10.000 up to €30.000 • Over €30.000 up to €50.000 • Over €50.000	€0 €2 €5 €12 €20 €30 €2 €3 €5 €12 €20 €30	
9.1.1.2	Charges Details OUR Up to €2.000 Over €2.000 up to €50.000 Over €50.000	€15 €30 €45	Credit with Same Day Value
9.1.2	Credit Transfers in any foreign currency, payable to same foreign currency accounts		
9.1.2.1	Charges Details SHA / BEN	Fees of Category 9.1.1	
9.1.2.2	Charges Details:OUR	Fees of Category 9.1.2	
9.1.3	Credit Transfers in any foreign currency, payable to different foreign currency accounts		
9.1.3.1	Charges Details SHA / BEN	Fees of Category 9.1.1	
9.1.3.2	Charges Details:OUR	Fees of Category 9.1.2	
9.1.4	Credit Transfers in Euro, payable to any foreign currency accounts or Credit Transfers in any foreign currency, payable to Euro accounts		
9.1.4.1	Charges Details SHA / BEN	Fees of Category 9.1.1 Plus Currency Exchange Fee	
9.1.4.2	Charges Details:OUR	Fees of Category 9.1.2 Plus Currency Exchange Fee	
Notes: - Incoming Credit Transfers where the Payer (Ordering) is established in EU /EEA or which are denominated in an EU/EEA currency, subject to Cyprus Law for Provision and Use of Payment Services and Access to the Payment Systems of 2018: 1. With "Details of Charges (OUR)": Any processing fee as well any currency exchange / handling fee, are requested from the Sending bank (Sender) or where the Sending bank holds a Vostro account with the Bank, are charged directly to this account. 2. With "Details of Charges (SHA/BEN)": Any processing fee as well any currency exchange / handling fee, are borne by the Payee (Beneficiary) and are deducted from the payment amount. - Incoming Credit Transfers where the Payer (Ordering) is established outside EU /EEA or which are denominated in a non EU/EEA currency, not subject Cyprus Law for Provision and Use of Payment Services and Access to the Payment Systems of 2018: 1. With "Details of Charges (OUR)": Any processing fee is requested from the Sending bank (Sender) or where the Sending bank holds a Vostro account with the Bank, are charged directly to this account. Any Currency exchange/ handling fee are borne by the Payee (Beneficiary) and are deducted from the payment amount. 2. With "Details of Charges (SHA/BEN)": Any processing fee as well any currency exchange / handling fee, are borne by the Payee (Beneficiary) and are deducted from the payment amount.			
10	Forward Contracts (Buy / Sell)		
10.1	• USD, GBP	0.10% Plus Currency Exchange Fee	Upon signing the contract.
10.2	• Other Currencies	0.25% Plus Currency Exchange Fee	
CATEGORY D: 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: • Up to €5.000 • Over €5.000 up to €20.000 • Over €20.000 up to €50.000 • Over €50.000	€30 €40 €50 €75	
2.2	For Organizations:	For SME Organizations: €100 per application For Corporate: €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	For Retail Customers and Small Organizations: 1% on the reviewed amount, Maximum €1.000 For SME Organizations and Corporate: 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 Overdaft 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

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A/A	DESCRIPTION	FEES	COMMENTS
CATEGORY E: LETTERS OF GUARANTEE			
1	Letters of Guarantee (L/G's)		
1.1	Issuance Commission	0,15% per month or part thereof. Minimum 0,45% or €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	€ 20	
1.4	Amendment Commission	€20 per amendment	
1.5	Approval for Amendment of wording of L/G's	€ 100	
1.6	Claim Fee	€ 40	
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	
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	Issuance Commission	€ 50	
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 F: IMPORTS			
1	SWIFT		
1.1	Import Credits	€25 per message	
1.2	Other	€20 per message	
2	Import Credits		
2.1	Opening Commission	0,20% per month or part thereof. Minimum 0,60% Minimum €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, Minimum €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	Currency Exchange Fee	For amounts up to €35.000: 0,5% Minimum €10 For amounts over €35.000: 0,4%, Minimum €175	If the Credit is confirmed by Alpha Bank.
2.7	Handling Fee	0,25% Minimum: €10	If Currency Exchange Fee does not apply.
2.8	Discrepant Documents	€ 80	
2.9	Confirmation Commission	0,20% for 3 months, Minimum €50	
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. Minimum €20 per release.	
4	Inward Foreign Bills For Collection		
4.1	Clean Bills	Currency Exchange Fee If Currency Exchange Fee does not apply Handling Fee is collected: 0,25% Minimum €3,50, Maximum €250 Commission: 0,2%, Minimum: €20, Maximum: €85 Acceptance Commission: €10 Protest Expenses: Minimum €35 Cancellation Expenses: €10	
4.2	Documentary Bills	Currency Exchange Fee If Currency Exchange Fee does not apply Handling Fee is collected: 0,25% Minimum €10, Maximum €350 Commission: 0,2%, Commission: €20, Maximum: €85 Acceptance Commission: €20 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		
4.4.1	Local Bills of Collection	0,25% Minimum €5 per bill	
4.4.2	Bills returned unpaid	€5 per bill	
Note: Notice of payment of Local Bill of Collection: €2 per notice			

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A/A	DESCRIPTION	FEES	COMMENTS
CATEGORY G: EXPORTS			
1	Export Credits		
1.1	Advice Commission	0,1% Minimum: €50, Maximum: €100	
1.2	Confirmation Commission	0,2% per 3 months period. Minimum: €100	Includes Announcement Commission
1.3	Execution Commission	€ 60	
1.4	Ammendment / Cancellation Commission	€ 30	
1.5	Transfer to Other Beneficiary Commission	0,15% per month or part thereof. Minimum 0,45%, Minimum €50	
1.6	Discrepant Documents	€ 80	
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.			
2	Negotiation Payments under Export Credits		
2.1	Currency Exchange Fee	For amounts up to €35.000: 0,5% Minimum: €10 For amounts over €35.000: 0,4% Minimum: €175	Per negotiation.
2.2	Handling Fee (If Currency Exchange Fee does not apply)	0,25% Minimum: €10	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: €50, 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.	
2.6	Assignment of proceeds	€ 50	
3	Outward Foreign Bills for Collection		
3.1	Clean Bills	Foreign Cheques Fee: 0,25% Minimum €5 Maximum €170 Bank's real expenses (i.e.SWIFT message, Courier services). Cancellation Expenses: €10	Currency Exchange Fee Or Handling Fee, accordingly.
3.2	Documentary Bills	Currency Exchange Fee Or Handling Fee: 0,25% Minimum €10, Maximum €350 Commission: 0,2%, Minimum: €20, Maximum: €85 Cancellation Expenses: €10 Ammendment Expenses: €10	If Currency Exchange Fee is not applicable.
Note: If the Correspondent Charges are not charged to the recipient, they are charged to the customer.			
CATEGORY H: 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 Business Mastercard	€ 30	Valid per card holder, not per company.
1.4	Alpha Bank Gold Mastercard EUR	• Main: € 50 • Additional Card: € 50	
1.5	Gold Alpha Bank Visa USD	• Main: \$60 • Additional Card: \$60	
1.6	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	€2.50 per transaction	
4	Administration Fees		
4.1	Administration Fees on Card Transactions Applies for all transactions except those made in Euro and Swedish Krona	2,70%	
NOTE When a card transaction is made in a currency besides Euro, the transaction amount is converted to Euro by Visa Inc. or Mastercard international, using the relevant exchange rate in effect on the day the transaction is processed by the relevant Organization. In the case where the cardholder's account is not in Euro, the Bank converts the card transaction amount to the currency of the account, using the exchange rate as defined by the Bank on the date the transaction is posted in the cardholder's account. Administration Fees, 2,70% on the transaction amount, are charged for all transactions made in a currency other than Euro or Swedish Krona, independently of the the currency of the cardholders account.			

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5	ATM Transactions		
5.1	Debit Cards		
5.1.1	Cash withdrawals from Bank's ATM's	Free of charge	
5.1.2	Cash withdrawals from other ATM's in Cyprus and abroad, in Euro or other currency		
5.1.2.1	Alpha Bank Enter Mastercard	€2.50 per transaction	
5.1.2.2	Alpha Bank Enter Mastercard (Youth)	Free of charge	
5.1.2.3	Alpha Bank Business Mastercard	€2.50 per transaction	
5.1.2.4	Alpha Bank Gold Mastercard EUR	3,33%, Minimum €2.50	
5.1.2.5	Gold Alpha Bank Visa USD	3,33%, Minimum \$2.50	
5.1.2.6	Silver Alpha Bank Visa USD	3,33%, Minimum \$2.50	
5.2	Credit Cards		
5.2.1	Cash withdrawals from Bank's ATM's or other ATM's in Cyprus and abroad, in Euro or other currency	3,33%, Minimum €4	
CATEGORY I: 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	Payment Orders (Standing Orders)		
4.1	Opening or Amendment of a Standing Order	€5 per order	
4.2	Manual Execution of a Payment Order	€5 at the execution of the order	
5	Searches		
5.1	At the Registrar of Companies	€15 per search	
5.2	At overseas Credit Bureaux / Agencies	Individuals: €35 per search Organizations: €70 per search	
5.3	At Land Registry Office	According to the Land Registry Office Fees	
6	Postages		
6.1	Envelope within Cyprus	€2 €4 (express and/ or registered)	
6.2	Envelope outside Cyprus	€5 €10 (express and/ or registered)	
6.3	Package with Courier service	€ 35	The charge is per customer.
7	Information from Archives		
7.1	After Search at Current Archive	Minimum €10	
7.2	After Search at Permanent Archive	Minimum €20	
8	Cancellation of a Payment Transaction	€ 20	
9	Advice for non Execution of a Payment Transaction due to customer's fault	€ 5	
10	Execution of customer's instructions received by mail or other way.	€10 per instruction	The charge applies to cases where telephone confirmation is required in order to confirm the authenticity of the instruction.
11	Payments through JCC SMART	€2 + V.A.T. per account	Payments to Government Authorities: Free of charge
12	Test Key Codes	Individual's Accounts: €40 semi annually Organization's Accounts: €100 semi annually	
13	Returned Mail	€10 for every returned mail	
14	Legal Opinion from internal / external lawyer	Minimum €50, Maximum €150 plus any real expenses	

CHARGES CATALOGUE

A/A	DESCRIPTION	FEES	COMMENTS
CATEGORY J: 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, Currency Exchange Fee is collected.
6	Transfer To Other Alpha Bank Client	Free of charge	If applicable, Currency Exchange Fee is collected.
7	Currency Exchange Fee	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 Fee	0,15% Minimum €5, Maximum €500	The Transaction involves conversion of two foreign currencies or where it is defined as "Handling Fee".
9	Outgoing Credit Transfer		
9.1	Processing Fee		
9.1.1	In Euro and towards EU (European Union including Cyprus) / EEA (European Economic Area) countries • Up to €1.000 • Over €1.000 up to €10.000 • Over €10.000 up to €50.000 • Over €50.000	€3 €5 €6 €22 Currency Exchange Fee or Handling Fee is charged for amounts over €50.000	• Value Date: - For Credit Transfers in Euro and towards EU / EEA countries: + 1 working day - For Credit Transfers either in any Foreign Currency or towards countries outside EU / EEA: + 2 working days
9.1.2	In foreing currency and towards EU/ EEA countries • Up to €1.000 • Over €1.000 up to €10.000 • Over €10.000 up to €50.000 • Over €50.000	€3 €5 €6 €22 Currency Exchange Fee or Handling Fee is charged for amounts over €1.000	• Charges Allocation: - Credit Transfers in any Currency and towards EU / EEA countries are executed with Charges Details:"SHA"
9.1.3	In any currency and towards countries outside EU/ EEA • Up to €1.000 • Over €1.000	€22 €22 Currency Exchange Fee Or Handling Fee is collected for amounts over €1.000	
9.2	Value Date Fee		
9.2.1	Credit Transfers with Same Value Date as Execution Date	0,05% Minimum €12, Maximum €250	1. Value Date Fee is charged in addition of the Processing Fee (see Fees Category 9.1)
9.2.2	Credit Transfers with Next Value Date following Execution Date	0,03% Minimum €8, Maximum €250	2. Value Date Fee is charged for Credit Transfers executed with Value Date other than the default one (see Notes of Fees Category 9.1)
9.3	"Full Amount to Beneficiary" Service Fee		
9.3.1	Credit Transfers in Euro through Alpha Bank SA • In favor of customers of Alpha Bank SA or other Banks of Alpha Bank Group • In favor of customers of other Greek Banks in Greece Up to €50.000 Over €50.000	Free of charge €10 €20	
9.3.2	Credit Transfers in Euro through through other Correspondent Banks Up to €10.000 • To countries through European Union or European Economic Area • To countries outside European Union or European Economic Area Over €10.000 up to €50.000 Over €50.000	€18 €25 €40 €60	
9.3.3	Credit Transfers in USD	\$25	
9.3.4	Credit Transfers in GBP	£30	
9.4	Correspondent Bank Fee for Credit Transfers in RON/BGN	€ 10	
10	Cheque Stop Payment	Free of charge	
11	Cheque Book Order	€ 10	
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	