



ABBank

PRICE LIST OF COMMISSIONS & CHARGES 22/06/2020

(Commissions – charges – value dates)

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CHAPTER 1: INCOMING TRANSFERS

C.1 INCOMING TRANSFERS

No.	Transaction/Service			
1.1	Incoming credit transfers (STP)	Rate %	Minimum charge (€)	Maximum charge (€)
1.1.1	Up to € 50,000.00 or the equivalent in foreign currency		Free	
1.1.2	Over € 50,000.01 or the equivalent in foreign currency	0.01%	5	50
1.2	Incoming credit transfers / remittances with missing instructions (NSTP)	Rate %	Minimum charge (€)	Maximum charge (€)
1.2.1	Up to € 50,000.00 or the equivalent in foreign currency		2	4
1.2.2	Over € 50,000.01 or the equivalent in foreign currency	0.02%	10	100
1.3	Cancellation/Amendment/Investigation before credit	Charge (€)		
1.3.1	Irrespective amount - domestic transfer	FLAT FEE	10	
1.3.2	Irrespective amount - cross-border transfer	FLAT FEE	20	

General

Incoming transfers credited to accounts held in the same currency are credited on the value date of the order, provided it is a working day and it is confirmed that the transfers have been received by the Bank's correspondents by 14:30. For transfers received later than 14:30, value date will be the next working day.

Abbreviations/Definitions

STPs (Straight Through Processing) are transfers that indicate the customer's BIC and IBAN and include no special instructions for the Bank.

NSTPs (Non Straight Through Processing) are any non-STP transfers.

CHAPTER 2: OUTGOING TRANSFERS

C.2 OUTGOING TRANSFERS – NON ELECTRONIC MEANS

No.	Transaction/Service			
2.1	Outgoing transfers – EUR within the EEA	Rate %	Minimum charge (€)	Maximum charge (€)
2.1.1	Credit transfers / remittances (paper-based – GEMINI)	0.20%	10	125
2.2	Outgoing transfers – EUR outside the EEA	Rate %	Minimum charge (€)	Maximum charge (€)
2.2.1	Credit transfers / remittances (paper-based – GEMINI)	0.30%	15	150
2.3	Outgoing transfers in foreign currency irrespective of destination	Rate %	Minimum charge (€)	Maximum charge (€)
2.3.1	Credit transfers / remittances (paper-based – GEMINI)	0.30%	15	150
2.4	Additional charges on domestic transfers with OUR charging option	Charge (€)		
2.4.1	OUR charging option for domestic transfers in EUR	It is only available for transfers to certain Banks. Charges vary depending on the bank and amount. Please consult the information under “General”.		
2.4.2	OUR charging option for domestic transfers in foreign currency and cross-border transfers	The Banks which participate in the transfer apply different price policy. Therefore, ABBank cannot inform you ahead about the requested amount for which the orderer is liable.		
2.5	Other additional charges	Charge (€)		
2.5.1	Additional charge for urgent transfers (same day processing / value date)	FLAT FEE	10	
2.5.2	Additional charge due to missing instructions – Amendment of a transfer order (correction/cancellation) before its execution	FLAT FEE	5	
2.5.3	Clarifications/Questions by the Correspondents/Beneficiary Bank (Tracers, Investigations)	FLAT FEE	15 plus correspondent and beneficiary bank charges	
2.5.4	Request by the Orderer to cancel-revoke/amend/investigate an order once it has been executed	FLAT FEE	30 plus correspondent and beneficiary bank charges	

General

- The Bank executes transfer orders in the following currencies: EUR, USD, SEK, NOK, AUD, SGD, GBP, JPY, AED, CHF, CAD, HKD.
- Any transfer orders in EUR received by 13:00 on a working day are sent with a value date of one working day, provided the debit account is in EUR.
- Any transfer orders in foreign currency and any transfer orders in EUR when the debit account is in a different currency are sent with a value date of two working days, provided they were received by 13:00 on a working day.
- Urgent orders are only executed in EUR and USD, provided they are received by 12:00 on a working day and the debit account is in the same currency. Urgent orders are sent with a same day value.
- The value dates may be different when this is required by the payment system or on bank holidays applying to the transfer currency.
- Any orders received later than 13:00 on a working day or on a non-working day are considered to have been received on the next working day.
- To execute an order, the funds must be available in the debit account.

- Additional charges may apply to transfers of any currency within and outside the European Economic Area (EEA), when an intermediary bank is required. Such charges vary depending on the Bank, currency and amount.
- For transfers in EUR and other EEA currencies, OUR charging option is only available for transfers outside the EEA. For transfers in all other currencies, OUR charging option is always available.
- The Bank can only send EUR transfers applying OUR charges to the following Banks, for which the charges are known to the customer before the execution of the transaction.

	Eurobank	Piraeus Bank	National Bank	Alpha Bank
Up to € 12,500.00	1.10	1.00	1.15	1.00
From € 12,500.01 to € 50.000,00	2.80	2.50	2.80	2.60
Over € 50,000.01	13.50	12.00	14.50	8.00

- EEA: The European Economic Area (EEA) includes the following countries: Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Great Britain, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain and Sweden.

CHAPTER 3: OUTGOING TRANSFERS – e-Banking

C.3 OUTGOING CREDIT TRANSFERS – e-Banking

No.	Transaction/Service	Charge (€)		
3.1	<i>Outgoing transfers – EUR within the EEA*</i>	Charge (€)		
		Individuals		Legal Entities
3.1.1	Up to € 5,000.00	FLAT FEE	1	3
3.1.2	From € 5,000.01 to € 12,500.00	FLAT FEE	3	5
3.1.3	From € 12,500.01 to € 50,000.00	FLAT FEE	8	8
3.1.4	Additional charges on transfers with OUR charging option – applies to domestic transfers only**	FLAT FEE	It is only available for transfers to certain Banks. Charges vary depending on the bank and amount. Please consult the information under “General”.	
3.1.5	Additional charge for urgent transfers (same-day value)	FLAT FEE	10	10
3.2	<i>Outgoing transfers – in foreign currency and in EUR outside the EEA***</i>	Charge (€)		
3.2.1	Up to € 5,000.00	FLAT FEE	20	
3.2.2	From € 5,000.01 to € 12,500.00	FLAT FEE	25	
3.2.3	From € 12,500.01 to € 50,000.00	FLAT FEE	30	
3.2.4	Additional charge for urgent transfers (same-day value)***	FLAT FEE	10	

General

The Bank executes transfer orders in the following currencies: USD, EUR, CHF, SEK, NOK, AUD, SGD, GBP, JPY, AED.

To execute an order, the funds must be available in the debit account.

Additional charges apply for missing instructions (2.5.2), correspondents’ clarifications/questions (2.5.3) and cancelling/amending an order (2.5.4).

Priority and value date

- Normal priority

Normal priority transfers are instantly debited from the customer’s account, provided they are submitted and approved by 14:00 on a working day. Any transfers received later than 14:00 on a working day or on a non-working day are considered to have been received on the next working day.

All transfers in EUR are processed with a value date of one working day, provided the debit account is in EUR. Any transfers in EUR when the debit account is in a different currency and all transfers in foreign currency, regardless of the debit account, are processed with a value date of two working days. Any transfers in foreign currency submitted and/or approved later than 14:00 on a working day are processed with a value date of an additional working day. The value dates may be different when this is required by the payment system or on bank holidays applying to the transfer currency.

- Urgent priority

Urgent priority transfers are only executed in EUR and USD provided the debit account is in the same currency. Such transfers are instantly debited from the account, provided they are submitted and approved by 14:00 on a working day.

Urgent transfers in EUR are processed with a same day value date, while urgent transfers in USD are processed with a value date of one working day, provided the debit account is in the same currency. After 14:00, no urgent transfers are executed in EUR, while a value date of an additional working day applies to urgent transfers in USD. The value dates may be different when this is required by the payment system or on bank holidays applying to the transfer currency.

- Transfers within the Bank

All transfers to same currency accounts within the Bank are executed with a same day value. All transfers to different currency accounts within the Bank are executed with a value date of two working days.

- Future transfers

Future transfers are executed on the selected working day with a value date of one working day for transfers in EUR and a value date of two working days for transfers in foreign currency. Transfers are executed provided the funds are available in the debit account one working day before the selected working day and the debit account is in the same currency. In case of insufficient funds, the transfer will not be executed and no further notice will follow. A future transfer may be cancelled up until the previous working day.

Charges

*Transfers in EUR within the EEA have a SHA charge, when the payer and the beneficiary each pay their own bank's/correspondent's charges.

**Transfers in EUR within Greece may also have an OUR charge, when the payer also pays amounts charged by the beneficiary's bank. This option is only available for transfers to the National Bank of Greece, Alpha Bank, Eurobank and Piraeus Bank.

	Eurobank	Piraeus Bank	National Bank of Greece	Alpha Bank
amounts up to EUR 12.500,00	1.10	1.00	1.15	1.00
from EUR 12.500,01 to EUR 50.000,00	2.80	2.50	2.80	2.60

***Transfers in foreign currency and transfers in EUR outside the EEA may have a SHA charge, when the payer and the beneficiary each pay their own bank's/correspondent's charges, or a BEN charge, when the beneficiary pays all bank/correspondent commissions/charges.

Limits & Exceptions

Daily limit for companies: EUR 150,000.00

Daily limit for individuals: EUR 50,000.00

Transaction limit within and outside Greece EUR 50,000.00

Payments to organisations and corporate customers' transfers executed through ABBank are exempted from the above limits.

CHAPTER 4: PAYMENTS TO ORGANISATIONS

C.4.1 PAYMENTS TO ORGANISATIONS (debiting an account)

No.	Transaction/Service	Charge (€)	
4.1.1	Public entities and social security funds	FREE	
4.1.2	Energy, water, telephony	FLAT FEE	2
4.1.3	Other organisations (insurance companies, etc.)	FLAT FEE	2

Payment execution date

Payments to organisations are executed on the date the customer's order is received by the Bank's branch (Monday-Friday, 9:30-14:30). Any orders received after the said cut-off times are considered to have been received on the next working day.

C.4.2 PAYMENTS TO ORGANISATIONS (through e-Banking)

No.	Transaction/Service	Charge (€)	
4.2.1	Public entities and social security funds	FREE	
4.2.2	Energy, water, telephony	FLAT FEE	0.50
4.2.3	Other organisations (insurance companies, etc.)	FLAT FEE	0.50

Execution date for normal priority payments

Payments to organisations are instantly debited from the debit account, provided that they are submitted and approved by 16:00 on a working day. The debit account should be in the same currency as the payment. Any payments submitted and/or approved later than 16:00 are considered to have been received on the next working day.

Execution date for future payments

Future payments are executed on the selected working day and are instantly processed. Payments are executed provided the funds are available in the debit account one working day before the selected working day and the debit account is in the same currency. In case of insufficient funds, the payment will not be executed and no further notice will follow. A future payment may be cancelled up until the previous working day.

General

The payer is liable for any charges or penalties on late/overdue payments, on grounds beyond the Bank's control. The Bank is only liable in case of fraud or gross negligence.

Paying an amount smaller than the amount owed may incur penalties on behalf of the beneficiary.

To execute an order, the funds must be available in the debit account.

CHAPTER 5: CASH SERVICES

No.	Transaction/Service			
5.1	Cash withdrawals/deposits	Rate %	Minimum charge (€)	Maximum charge (€)
5.1.1	Cash withdrawal in EUR (debiting an account in EUR or foreign currency)		Free	
5.1.2	Cash deposit in EUR		Free	
5.1.3	Cash withdrawal in foreign currency banknotes (debiting one’s own account in foreign currency or EUR) – Sale of FCY Banknotes (USD, GBP)	2.00%	25.00	
5.2	Currency conversion cash transactions	Rate %	Minimum charge (€)	Maximum charge (€)
5.2.1	Foreign currency banknotes – Conversion rate for amounts less than USD 10,000.00	FX Price Bulletin		
5.2.2	Foreign currency banknotes – Conversion rate for amounts greater than USD 10,000.00	Upon agreement with the Treasury Department		
5.3	Bank Drafts ⁽⁵⁾	Rate %	Minimum charge (€)	Maximum charge (€)
5.3.1	Issuance of a Bank Draft in EUR in favour of the orderer or in favour of a public entity or social security fund		Free	
5.3.2	Issuance of a Bank Draft in EUR in favour of a third party	0.25%	20.00	150.00
5.3.3	Cancellation of a Bank Draft	Flat fee	20.00	
5.4	Manage of cheques	Charge (€) per cheque		
5.4.1	Issuance of Cheque Book-LCY, FCY	Flat fee	1.00	
5.4.2	Provision of cheque numbers (printed out by the customer)	Flat fee	0.30	
5.4.3	Recall / Stop payment after an 8-day lapse	Flat fee	20.00	
5.4.4	Stamped cheque due to insufficient fund (cheque issued by a customer of the Bank - the customer is liable for all charges)	Flat fee	15.00	
5.4.5	Stamped cheque due to insufficient funds (cheque drawn to another bank), upon request of the bearer (who is a customer of the Bank) – Cheque Returned Unpaid	Flat fee	20.00	
5.5	Deposit of cheques and Bank Drafts	Charge (€) per cheque		
5.5.1	Deposit of cheques (in EUR and foreign currency) ⁽¹⁾	Free		
5.5.2	Deposit of Bank Drafts ⁽²⁾	Free		
5.6	Cheque collections	Rate %	Minimum charge (€)	Maximum charge (€)
5.6.1	Cheque collection ⁽³⁾	0.25%	20.00	
5.7	Cheques provided as collateral	Rate %	Minimum charge (€)	Maximum charge (€)
5.7.1	Deposit of cheque provided as collateral ⁽⁴⁾	Upon agreement		

General

Cheques and Bank Drafts are only deposited at the Bank's branches and may only be credited to a deposit or loan account.

- ⁽¹⁾ Cheques in EUR cleared through the DIAS or Central Clearing House are deposited with a value date of 3 working days.

Cheques in foreign currency cleared through the Central Clearing House are deposited with a value date of 6 working days.

- (2) Bank Drafts in EUR cleared through the DIAS or Central Clearing House are deposited with a value date of 1 working day.
- (3) Cheques drawn to Banks abroad are treated as “collections” and the customer’s account is credited once they are cleared.
- (4) Cheques provided as collateral are subject to a 2.5‰ stamp duty withholding and a 20% levy on that amount in favour of OGA, regardless of the cheque currency or country of issuance.
- (5) Bank Drafts are only issued by debiting an account.

CHAPTER 6: DEBIT CARDS

No.	Transaction/Service			
6.1 Transactions through DIAS ATM Network		Charge (€)		
6.1.1	Cash withdrawal within Greece ⁽¹⁾	Flat fee		0.50
6.1.2	Account balance request	Flat fee		0.18
6.1.3	Change PIN	Flat fee		0.18
6.1.4	Unblock PIN	Flat fee		0.18
6.2 ATM transactions abroad		Charge (€)		
6.2.1	Cash withdrawals in European Economic Area (EEA) countries ⁽¹⁾	Flat fee		0.50
6.2.2	Cash withdrawals in non-European Economic Area (EEA) countries	Flat fee		4.00
6.2.3	Account balance request within the European Economic Area (EEA)	Flat fee		0.18
6.2.4	Account balance request outside the European Economic Area (EEA)	Flat fee		0.50
6.2.5	FX conversion fees ⁽²⁾	Rate %	Minimum charge (€)	Maximum charge (€)
		3%	1.00	30.00
6.3 Purchases using EFT/POS		Charge (€)		
6.3.1	Purchase of goods / services using EFT/POS terminals in EUR	Free		
6.3.2	FX conversion fees ⁽²⁾	Rate %	Minimum charge (€)	Maximum charge (€)
		3%	1.00	30.00
6.4 Subscription/Charges		Charge (€)		
6.4.1	Annual fee	Free		
6.4.2	Card renewal (every 5 years)	Free		
6.4.3	Card replacement / lost/stolen/damaged card re-issue	Free		
6.4.4	Reissue of PIN	Free		

General

⁽¹⁾ The ATM provider may request additional charges (Acquiring Direct Access Fee — DAF).

–Three cash withdrawals per month free of charge, using ATMs belonging to Banks participating in the DIAS network or bearing the Visa logo within the EEA.

⁽²⁾ FX conversion fees are charged on top of any other charges (e.g. for cash withdrawal). The Holder may be informed on the reference exchange rates on the Organisation's website (www.visaeurope.com/en/cardholders/exchange_rates.aspx).

CUSTOMER SERVICE for Cards: Tel.: +30 210 6244955, Fax: +30 210 8011430, Email: cards.support@ab-bank.com

ATTENTION

If your card is lost or stolen, contact us immediately on +30 210 6244955.

CHAPTER 7: LETTERS OF GUARANTEE

No.	Transaction/Service			
7.1	Letters of Guarantee - Category A	Rate %	Minimum charge (€)	Maximum charge (€)
7.1.1	Tender guarantees (bid bonds)	0.75% per indivisible quarter, paid in advance	€ 75.00	
7.1.2	Delivery of goods (transport companies, customs office)	0.50% per indivisible quarter, paid in advance	€ 75.00	
7.2	Letters of Guarantee - Category B	Rate %	Minimum charge (€)	Maximum charge (€)
7.2.1	Performance guarantees	1.00% per indivisible quarter, paid in advance	€ 75.00	
7.3	Letters of Guarantee - Category C	Rate %	Minimum charge (€)	Maximum charge (€)
7.3.1	Payment guarantees	1.25% per indivisible quarter, paid in advance	€ 75.00	
7.4	Additional fees for Letters of Guarantees	Rate %	Minimum charge (€)	Maximum charge (€)
7.4.1	Amendment/Extension of a Letter of Guarantee	FLAT FEE	€ 75.00	
7.4.2	Call on a Letter of Guarantee	FLAT FEE	€ 100.00	
7.4.3	Advise an L/G or an STLC without any further actions on behalf of the Bank	FLAT FEE	€ 75.00	
7.4.4	Issuance of an L/G against a counter-guarantee provided by another bank	Upon agreement		
7.4.5	SWIFT charges for issuance/amendment	FLAT FEE	€ 30.00	

General

- Standby Letters of Credit used as guarantees are priced according to the pricing policy applying to Letters of Guarantee.
- Commissions for Letters of Guarantee in foreign currency are calculated based on the FX Price Bulletin (sell) issued on their collection date.

CHAPTER 8: IMPORTS / EXPORTS

No.	Transaction/Service			
8.1	<i>Imports / Letters of credit</i>	Rate	Minimum charge (€)	Maximum charge (€)
8.1.1	Issue	0.30%	40.00	
8.1.2	Settlement	0.40%	40.00	
8.1.3	Amendment	FLAT FEE	€ 30.00	
8.1.4	Charges for documentation discrepancies	FLAT FEE	€ 30.00	
8.1.5	SWIFT charges for issue/amendment	FLAT FEE	€ 30.00	
8.1.6	Other SWIFT messages	FLAT FEE	€ 15.00	
8.2	<i>Exports / Export documentary collections</i>	Rate	Minimum charge (€)	Maximum charge (€)
8.2.1	Export documentary collections against documents	0.20%	30.00	
8.3	<i>Exports / Letters of credit</i>	Rate	Minimum	Maximum
8.3.1	Advise	0.10%	20.00	
8.3.2	Settlement	0.40%	35.00	
8.3.3	Amendment	FLAT FEE	75.00	
8.3.4	Transferring credit to another beneficiary	FLAT FEE	75.00	
8.3.5	Pre-control of documents	FLAT FEE	30.00	

General

To process the transaction, postal charges may apply (e.g. post office, courier, etc.).

CHAPTER 9: SECURITIES

(DEMATERIALIZED SECURITIES: BONDS / TREASURY BILLS)

No.	Transaction/Service	
9.1	Buy/Sell securities	Transaction cost on nominal value
9.1.1	Dematerialised securities (Bonds, Treasury Bills) in EUR or foreign currency ⁽¹⁾	0.60%
9.2	Custody Services	Rate
9.2.1	Security Custody ^{(2) (3)}	0.05%
9.2.2	Coupon payment	Free
9.3	Security transfer	FLAT FEE
9.3.1	Changing Custodian	€ 15.00 (per ISIN)
9.3.1	Without changing Custodian	€ 10.00 (per ISIN)

General

⁽¹⁾ Buy/Sell commission is calculated on the face value of the security.

⁽²⁾ Commission is calculated on the average face value of the portfolio and is collected on a monthly basis.

⁽³⁾ A 24% VAT rate applies on the commission for security custody.

CHAPTER 10: OTHER CHARGES

No.	Transaction/Service		
10.1	<i>FUND TRANSFERS – Other transactions/services</i>	Charge (€)	
10.1.1	Confirmation of credit transfer/remittance (through email)	Free	
10.2	<i>LETTERS/QUESTIONNAIRES</i>	Charge (€)	
10.2.1	Auditor questionnaires	FLAT FEE	50.00
10.2.2	Letter to Ministry of Finance (Law 89/67)	FLAT FEE	50.00
10.2.3	Reference Letter	FLAT FEE	75.00
10.2.4	Other letters	FLAT FEE	Upon agreement, min € 20.00, max € 75.00
10.3	<i>Purchases and Sales</i>	Charge (€)	
10.3.1	Closing fees for purchasing/selling ships/property	Upon agreement	
10.3.2	Release instructions (through SWIFT) for purchasing/selling ships/property	FLAT FEE	350.00
10.4	<i>SWIFT MESSAGES</i>	Charge (€)	
10.4.1	Other SWIFT messages	Upon agreement	
10.5	<i>ACCOUNT ACTIVITY – STATEMENTS</i>	Charge (€)	
10.5.1	Statement reprint	FLAT FEE	10.00
10.5.2	Transaction confirmation reprint	FLAT FEE	10.00
10.5.3	Copy of a contract	FLAT FEE	40.00
10.5.4	Account Statement through SWIFT (MT940)	FLAT FEE	30.00 per month
10.5.5	e-statement (through e-Banking)	Free	
10.5.6	Receipt of MT101 messages	Upon agreement	
10.6	<i>SAFETY DEPOSIT BOXES</i>	Charge (€)	
10.6.1	Safety deposit box rental	200.00 per annum +VAT	
10.7	<i>EXTRAORDINARY POSTAL CHARGES</i>	Charge (€)	
10.7.1	Postage Greece	FLAT FEE	3.00
10.7.2	Postage Europe	FLAT FEE	5.00
10.7.3	Postage USA, other destinations	FLAT FEE	10.00
10.7.4	Registered letter to the beneficiaries of an inactive account	FLAT FEE	3.00
10.7.5	Courier service Greece	FLAT FEE	25.00
10.7.6	Courier service Europe	FLAT FEE	45.00
10.7.7	Courier Service USA, other destinations	FLAT FEE	60.00
10.7.8	Send fax in Greece	FLAT FEE	1.00 / page
10.7.9	Send fax abroad	FLAT FEE	5.00 / page

CHAPTER 11: INTEREST RATES

11.1	DEPOSIT ACCOUNTS (SAVINGS-SIGHT)	Credit Interest Rate	Debit Interest Rate
11.1.1	Euro (EUR)	No interest	7.50
11.1.2	US Dollar (USD)	No interest	10.25
11.1.3	Canadian Dollar (CAD)	No interest	8.75
11.1.4	Australian Dollar (AUD)	No interest	8.00
11.1.5	Hong-Kong Dollar (HKD)	No interest	8.47
11.1.6	Singapore Dollar (SGD)	No interest	7.00
11.1.7	Swiss Franc (CHF)	No interest	7.50
11.1.8	Swedish Krona (SEK)	No interest	7.00
11.1.9	Norwegian Krona (NOK)	No interest	8.00
11.1.10	Japanese Yen (JPY)	No interest	8.00
11.1.11	Pound Sterling (GBP)	No interest	8.25
11.1.12	UAE Dirham (AED)	No interest	9.00
11.2	TERM DEPOSITS		
11.2.1	The Bank offers interest rates for term deposits in the following currencies: EUR, USD, GBP. Interest rates are negotiable, depending on the amount and the term of the deposit, and are fixed for the entire term.	Upon agreement (Interest rate depends on the amount of the principal and the term of the deposit, and is fixed until maturity date)	
11.2.2	Early termination	The penalty cannot be greater than the amount of interest accrued up until the early termination date.	

General

- Credit interest rates applied to deposit accounts may change according to the Bank's pricing policy.
- For deposit accounts, interest is paid every six months (30/6, 31/12).
Such accounts may not have debit balances. In case of a debit balance (mostly due to transactions with different value dates), interest is charged at the end of each month.
- A 15% tax rate is withheld from credit interest paid into an account. The Law 128/1975 levy is charged on top of debit interest charged to an account.
- For all currencies, interest is calculated on a 360-day basis (actual days / 360), except for GBP and HKD, for which interest is calculated on a 365-day basis (actual days / 365).

General

This price list includes information about the regular services provided by the Bank. Services not explicitly listed shall be priced based on special arrangements made between the Customer and the Bank.

This document does not include correspondent charges, other Bank charges and charges that may be imposed by government authorities, for which the customer is liable.