



## **ABBank**

### **PRICE LIST OF COMMISSIONS & CHARGES**

**(Commissions – charges – value dates)**

Last update: 05/08/2022

## Version Control

| Date       |  |  |  |
|------------|--|--|--|
| 30/06/2010 |  |  |  |
| 24/05/2016 |  |  |  |
| 22/06/2020 |  |  |  |
| 16/04/2021 |  |  |  |
| 19/05/2021 |  |  |  |
| 01/11/2021 |  |  |  |
| 29/11/2021 |  |  |  |
| 21/12/2021 |  |  |  |
| 18/01/2022 |  |  |  |
| 05/08/2022 |  |  |  |

## Contents

|   |    |
|---|----|
| <b>CHAPTER 1: INCOMING TRANSFERS</b> .....  | 4  |
| <i>C.1 INCOMING TRANSFERS</i> .....   | 4  |
| <b>General information regarding credit transfers in Chapters 2 &amp; 3</b> ..... | 5  |
| <b>CHAPTER 2: OUTGOING TRANSFERS</b> .....  | 7  |
| C.2A OUTGOING TRANSFERS – NON ELECTRONIC MEANS .....                              | 7  |
| C.2B OUTGOING TRANSFERS – GEMINI, BULK PAYMENTS, ISO FILES .....                  | 7  |
| <b>CHAPTER 3: OUTGOING TRANSFERS – e-Banking</b> .....                            | 9  |
| C.3 OUTGOING CREDIT TRANSFERS – e-Banking .....                                   | 9  |
| <b>CHAPTER 4: PAYMENTS TO ORGANISATIONS</b> .....                                 | 11 |
| C.4.1 PAYMENTS TO ORGANISATIONS (debiting an account) .....                       | 11 |
| C.4.2 PAYMENTS TO ORGANISATIONS (through e-Banking) .....                         | 11 |
| <b>CHAPTER 5: CASH SERVICES</b> .....   | 12 |
| <b>CHAPTER 6: DEBIT CARDS</b> .....   | 14 |
| <b>CHAPTER 7: LETTERS OF GUARANTEE</b> .....                                      | 15 |
| <b>CHAPTER 8: IMPORTS / EXPORTS</b> .....   | 16 |
| <b>CHAPTER 9: SECURITIES</b> .....  | 17 |
| (DEMATERIALIZED SECURITIES: BONDS / TREASURY BILLS) .....                         | 17 |
| <b>CHAPTER 10: OTHER CHARGES</b> .....  | 18 |
| <b>CHAPTER 11: INTEREST RATES</b> .....   | 19 |

## CHAPTER 1: INCOMING TRANSFERS

### C.1 INCOMING TRANSFERS

| No.   | Transaction/Service   |            |                    |                    |
|-------|---|------------|--------------------|--------------------|
| 1.1   | <b>Incoming credit transfers (STP)</b>  | Rate %     | Minimum charge (€) | Maximum charge (€) |
| 1.1.1 | Irrespective amount and currency  | FLAT FEE   | 2                  |                    |
| 1.2   | <b>Incoming credit transfers / remittances with missing instructions (NSTP)</b> | Rate %     | Minimum charge (€) | Maximum charge (€) |
| 1.2.1 | Extra charges irrespective amount and currency                                  | FLAT FEE   | 5                  |                    |
| 1.3   | <b>Cancellation/Amendment/Investigation before credit</b>                       | Charge (€) |                    |                    |
| 1.3.1 | Irrespective amount - domestic transfer   | FLAT FEE   | 10                 |                    |
| 1.3.2 | Irrespective amount - cross-border transfer                                     | FLAT FEE   | 20                 |                    |

#### Chapter 1 - 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.

## General information regarding credit transfers in Chapters 2 & 3

- To execute an order, the funds must be available in the account that is debited.
- 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.
- SHA charges: the orderer pays the ordering bank's charges and the beneficiary pays the beneficiary bank's charges. Additional charges of intermediary banks may be charged to the beneficiary.
- BEN charges: the orderer does not pay any charges as all charges are withheld from the amount sent to the beneficiary. The charges option "BEN" is available for transfers to non-EEA countries or in cases where the currency of the transfer is not an EEA country currency.
- OUR charges: the orderer pays the charges of ABBank and the charges of the beneficiary bank.
- The Bank can send domestic EUR credit transfers applying OUR charges to the following Banks.

|                                     | Eurobank | Piraeus Bank | National Bank of Greece | Alpha Bank | OPTIMA BANK | Attica Bank | Pancreta Bank | Vivabank | Cooperative Bank of Chania |
|-------------------------------------|----------|--------------|-------------------------|------------|-------------|-------------|---------------|----------|----------------------------|
| amounts up to EUR 12.500,00         | 1.10     | 1.00         | 1.15                    | 1.00       | 1.00        | 1.00        | 1.00          | 1.00     | 1.00                       |
| from EUR 12.500,01 to EUR 50.000,00 | 2.80     | 2.50         | 2.80                    | 2.60       | 2.50        | 2.50        | 2.50          | 2.50     | 2.50                       |
| over 50.000,01                      | 13.50    | 12.00        | 14.50                   | 8.00       | 12.00       | 12.00       | 12.00         | 12.00    | 12.00                      |

- 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 available in all cases.
- The value dates may be different when this is required by the payment system or on bank holidays applying to the transfer currency.

### European Economic Area (EEA) / Other areas the EU law applies / SEPA

- The European Economic Area (EEA) consists of the following countries:

EU countries:

Austria (AT/EUR), Belgium (BE/EUR), Bulgaria (BG/BGN), France (FR/EUR), Germany (DE/EUR), Cyprus (CY/EUR), Denmark (DK/DKK), Greece (GR/EUR), Estonia (EE/EUR), Ireland (IE/EUR), Spain (ES/EUR), Italy (IT/EUR), Croatia (HR/HRK), Latvia (LV/EUR), Lithuania (LT/EUR), Luxembourg (LU/EUR), Malta (MT/EUR), Finland (FI/EUR), the Netherlands (NL/EUR), Hungary (HU/HUF), Poland (PL/PLN), Portugal (PT/EUR), Romania (RO/RON), Slovenia (SI/EUR), Slovakia (SK/EUR), Sweden (SE/SEK) and the Czech Republic (CZ/CZK).

- Furthermore, the following countries also participate in the EEA: Iceland (IS/ISK), Norway (NO/NOK) and Lichtenstein (LI/CHF)

Areas where EU law applies:

Martinique (MQ/EUR), Guadeloupe (GP/EUR), French Guiana (GF/EUR), Réunion Island (RE/EUR), Gibraltar (GI/GIP), the Azores (PT-EUR), Madeira (PT-EUR), the Canary Islands (ES/EUR), the Åland Islands (AX/EUR), Mayotte (YT/EUR), Saint Barthélemy (BL/EUR), Saint Martin (MF/EUR), Saint Pierre and Miquelon (PM/EUR).

The following countries also participate in SEPA:

UK, Switzerland, Monaco, San Marino, Principality of Andorra and Vatican City.

## CHAPTER 2: OUTGOING TRANSFERS

### C.2A OUTGOING TRANSFERS – NON ELECTRONIC MEANS

| No.        | Transaction/Service  |   |   |  |
|------------|--|---|---|--|
| <b>2.1</b> | <b>Outgoing transfers – EUR within the EEA</b>   | <b>Rate %</b>   | <b>Minimum charge (€)</b>                             | <b>Maximum charge (€)</b>  |
| 2.1.1      | Credit transfers / remittances   | 0.20%   | 10  | 125  |
| <b>2.2</b> | <b>Outgoing transfers – EUR outside the EEA</b>  | <b>Rate %</b>   | <b>Minimum charge (€)</b>                             | <b>Maximum charge (€)</b>  |
| 2.2.1      | Credit transfers / remittances   | 0.30%   | 15  | 150  |
| <b>2.3</b> | <b>Outgoing transfers in foreign currency irrespective of destination</b>  | <b>Rate %</b>   | <b>Minimum charge (€)</b>                             | <b>Maximum charge (€)</b>  |
| 2.3.1      | Credit transfers / remittances   | 0.30%   | 15  | 150  |
| <b>2.4</b> | <b>Additional charges on domestic transfers with OUR charging option</b>   | <b>Charge (€)</b>   |   |  |
| 2.4.1      | OUR charges 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 respective table in the "General information regarding transfers in Chapters 2 & 3". |   |  |
| 2.4.2      | OUR charges option for transfers in foreign currency and transfers in EUR and EEA currencies which are transferred outside EEA | FLAT FEE  | 8   | In case further charges are requested from the intermediary banks, ABBank reserves the right to debit client, additionally, a posteriori. The intermediary Banks which participate in the transfer apply different price policy. Therefore, ABBank cannot inform you in advance about the requested charges. |
| <b>2.5</b> | <b>Dispatch charges</b>  | <b>Charge (€)</b>   |   |  |
| 2.5.1      | Transfers in EUR within EEA over EUR 12,500  | FLAT FEE  | 6   |  |
| 2.5.2      | Transfers in EUR outside EEA, irrespective amount  | FLAT FEE  | 9   |  |
| 2.5.3      | Transfers in foreign currency, irrespective amount   | FLAT FEE  | 9   |  |
| <b>2.6</b> | <b>Other additional charges</b>  | <b>Rate %</b>   | <b>Minimum charge (€)</b>                             | <b>Maximum charge (€)</b>  |
| 2.6.1      | Additional charge for transfer with FX conversion  | 0.10%   | 5   | 25   |
| 2.6.2      | Additional charge for urgent transfers (same day processing / value date)  | FLAT FEE  | 10  |  |
| 2.6.3      | Additional charge due to missing instructions – Amendment of a transfer order (correction/cancellation) before its execution   | FLAT FEE  | 5   |  |
| 2.6.4      | Clarifications/Questions by the Correspondents/Beneficiary Bank (Tracers, Investigations)                                      | FLAT FEE  | 15<br>plus correspondent and beneficiary bank charges |  |
| 2.6.5      | Request by the Orderer to cancel-revoke/amend/investigate an order once it has been executed                                   | FLAT FEE  | 30<br>plus correspondent and beneficiary bank charges |  |

### C.2B OUTGOING TRANSFERS – GEMINI, BULK PAYMENTS, ISO FILES

For credit transfers orders received through GEMINI, BULK PAYMENTS and ISO files, the fees of C.2A apply except the ones under 2.5 (Dispatch charges).

**Chapter 2 - General**

- The Bank executes transfer orders in the following currencies: EUR, USD, SEK, NOK, AUD, SGD, GBP, JPY, AED, CHF, CAD, HKD and in 125 additional currencies provided that the account debited is in EUR or USD.
- 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 14:00 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.
- 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.



## CHAPTER 3: OUTGOING TRANSFERS – e-Banking

### C.3 OUTGOING CREDIT TRANSFERS – e-Banking

| No.        | Transaction/Service   | Charge (€)         |   |                           |
|------------|---|--------------------|---|---------------------------|
| <b>3.1</b> | <b>Outgoing transfers – EUR within the EEA*</b>   | <b>Charge (€)</b>  |   |                           |
|            |   | <b>Individuals</b> | <b>Legal Entities</b>   |                           |
| 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 respective table in the "General information regarding transfers in Chapters 2 & 3".   |                           |
| <b>3.2</b> | <b>Outgoing transfers – in foreign currency and in EUR outside the EEA***</b>   | <b>Charge (€)</b>  |   |                           |
| 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      | OUR charging option for transfers in foreign currency and transfers in EUR and EEA currencies which are transferred outside EEA | FLAT FEE           | 8<br>In case further charges are requested from the intermediary banks, ABBank reserves the right to debit client, additionally , a posteriori.<br>The intermediary Banks which participate in the transfer apply different price policy. Therefore, ABBank cannot inform you in advance about the requested charges. |                           |
| <b>3.3</b> | <b>Other additional charges</b>   | <b>Rate %</b>      | <b>Minimum charge (€)</b>   | <b>Maximum charge (€)</b> |
| 3.3.1      | Additional charge for transfer with FX conversion   | 0.10%              | 5   | 25                        |
| 3.3.2      | Additional charge for urgent transfers (same day processing / value date)   | FLAT FEE           | 10  |                           |
| 3.3.3      | Additional charge due to missing instructions – Amendment of a transfer order (correction/cancellation) before its execution    | FLAT FEE           | 5   |                           |
| 3.3.4      | Clarifications/Questions by the Correspondents/Beneficiary Bank (Tracers, Investigations)                                       | FLAT FEE           | 15<br>plus correspondent and beneficiary bank charges   |                           |
| 3.3.5      | Request by the Orderer to cancel-revoke/amend/investigate an order once it has been executed                                    | FLAT FEE           | 30<br>plus correspondent and beneficiary bank charges   |                           |
| <b>3.4</b> | <b>Dispatch charges<br/>(these charges apply only to corporate customers with special agreement)</b>                            | <b>Rate %</b>      | <b>Minimum charge (€)</b>   | <b>Maximum charge (€)</b> |
| 3.4.1      | Withing EEA over €50,000.01   | FLAT FEE           | 2   |                           |
| 3.4.2      | Outside EEA over €50,000.01   | FLAT FEE           | 4   |                           |

#### Chapter 3 - General

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

#### 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.

**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 |

#### **Chapter 4 - General**

#### **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.

#### **Overdue / Late payments**

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  | Rate %                       | Minimum charge (€)                          | Maximum charge (€)        |
|------------|--|------------------------------|---|---------------------------|
| <b>5.1</b> | <b>Cash withdrawals/deposits</b>   |                              |   |                           |
| 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%                           | 25  |                           |
| <b>5.2</b> | <b>Currency conversion cash transactions</b>   | <b>Rate %</b>                | <b>Minimum charge (€)</b>                   | <b>Maximum charge (€)</b> |
| 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 |                           |
| <b>5.3</b> | <b>Bank Drafts <sup>(5)</sup></b>  | <b>Rate %</b>                | <b>Minimum charge (€)</b>                   | <b>Maximum charge (€)</b> |
| 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  | 150                       |
| 5.3.3      | Cancellation of a Bank Draft   | Flat fee                     | 20  |                           |
| <b>5.4</b> | <b>Manage of cheques</b>   | <b>Charge (€) per cheque</b> |   |                           |
| 5.4.1      | Issuance of Cheque Book-LCY, FCY   | Flat fee                     |   | 1                         |
| 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                        |
| 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                        |
| 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                        |
| <b>5.5</b> | <b>Deposit of cheques and Bank Drafts</b>  | <b>Charge (€) per cheque</b> |   |                           |
| 5.5.1      | Deposit of cheques (in EUR and foreign currency) <sup>(1)</sup>  |                              |   | Free                      |
| 5.5.2      | Deposit of Bank Drafts <sup>(2)</sup>  |                              |   | Free                      |
| <b>5.6</b> | <b>Cheque collections</b>  | <b>Rate %</b>                | <b>Minimum charge (€)</b>                   | <b>Maximum charge (€)</b> |
| 5.6.1      | Cheque collection <sup>(3)</sup>   | 0.25%                        | 20  |                           |
| <b>5.7</b> | <b>Cheques provided as collateral</b>  | <b>Rate %</b>                | <b>Minimum charge (€)</b>                   | <b>Maximum charge (€)</b> |
| 5.7.1      | Deposit of cheque provided as collateral <sup>(4)</sup>  |                              |   | Upon agreement            |

**Chapter 5 - 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   | Charge (€)        |                           |                           |
|------------|---|-------------------|---------------------------|---------------------------|
| <b>6.1</b> | <b>Transactions through DIAS ATM Network</b>                              | <b>Charge (€)</b> |                           |                           |
| 6.1.1      | Cash withdrawal within Greece <sup>(1)</sup>                              | 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                      |                           |
| <b>6.2</b> | <b>ATM transactions abroad</b>  | <b>Charge (€)</b> |                           |                           |
| 6.2.1      | Cash withdrawals in European Economic Area (EEA) countries <sup>(1)</sup> | Flat fee          | 0.50                      |                           |
| 6.2.2      | Cash withdrawals in non-European Economic Area (EEA) countries            | Flat fee          | 4                         |                           |
| 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 <sup>(2)</sup>   | <b>Rate %</b>     | <b>Minimum charge (€)</b> | <b>Maximum charge (€)</b> |
|            |   | 3%                | 1                         | 30                        |
| <b>6.3</b> | <b>Purchases using EFT/POS</b>  | <b>Charge (€)</b> |                           |                           |
| 6.3.1      | Purchase of goods / services using EFT/POS terminals in EUR               | Free              |                           |                           |
| 6.3.2      | FX conversion fees <sup>(2)</sup>   | <b>Rate %</b>     | <b>Minimum charge (€)</b> | <b>Maximum charge (€)</b> |
|            |   | 3%                | 1                         | 30                        |
| <b>6.4</b> | <b>Subscription/Charges</b>   | <b>Charge (€)</b> |                           |                           |
| 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              |                           |                           |

### Chapter 6 - General

<sup>(1)</sup> 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.

<sup>(2)</sup> 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](http://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](mailto: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  |   |                           |                           |
|------------|--|---|---------------------------|---------------------------|
| <b>7.1</b> | <b>Letters of Guarantee - Category A</b>                                   | <b>Rate %</b>                                     | <b>Minimum charge (€)</b> | <b>Maximum charge (€)</b> |
| 7.1.1      | Tender guarantees (bid bonds)  | 0.75%<br>per indivisible quarter, paid in advance | 75                        |                           |
| 7.1.2      | Delivery of goods (transport companies, customs office)                    | 0.50%<br>per indivisible quarter, paid in advance | 75                        |                           |
| <b>7.2</b> | <b>Letters of Guarantee - Category B</b>                                   | <b>Rate %</b>                                     | <b>Minimum charge (€)</b> | <b>Maximum charge (€)</b> |
| 7.2.1      | Performance guarantees   | 1.00%<br>per indivisible quarter, paid in advance | 75                        |                           |
| <b>7.3</b> | <b>Letters of Guarantee - Category C</b>                                   | <b>Rate %</b>                                     | <b>Minimum charge (€)</b> | <b>Maximum charge (€)</b> |
| 7.3.1      | Payment guarantees   | 1.25%<br>per indivisible quarter, paid in advance | 75                        |                           |
| <b>7.4</b> | <b>Additional fees for Letters of Guarantees</b>                           | <b>Rate %</b>                                     | <b>Minimum charge (€)</b> | <b>Maximum charge (€)</b> |
| 7.4.1      | Amendment/Extension of a Letter of Guarantee                               | FLAT FEE  | 75                        |                           |
| 7.4.2      | Call on a Letter of Guarantee  | FLAT FEE  | 100                       |                           |
| 7.4.3      | Advise an L/G or an STLC without any further actions on behalf of the Bank | FLAT FEE  | 75                        |                           |
| 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                        |                           |
| 7.4.6      | Court Bailif charges   | FLAT FEE  | 35 + VAT                  |                           |

### Chapter 7 - 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                                    |             |                           |                           |
|------------|--|-------------|---------------------------|---------------------------|
| <b>8.1</b> | <b><i>Imports / Letters of credit</i></b>              | <b>Rate</b> | <b>Minimum charge (€)</b> | <b>Maximum charge (€)</b> |
| 8.1.1      | Issue  | 0.30%       | 40                        |                           |
| 8.1.2      | Settlement   | 0.40%       | 40                        |                           |
| 8.1.3      | Amendment  | FLAT FEE    | 30                        |                           |
| 8.1.4      | Charges for documentation discrepancies                | FLAT FEE    | 30                        |                           |
| 8.1.5      | SWIFT charges for issue/amendment                      | FLAT FEE    | 30                        |                           |
| 8.1.6      | Other SWIFT messages                                   | FLAT FEE    | 15                        |                           |
| <b>8.2</b> | <b><i>Exports / Export documentary collections</i></b> | <b>Rate</b> | <b>Minimum charge (€)</b> | <b>Maximum charge (€)</b> |
| 8.2.1      | Export documentary collections against documents       | 0.20%       | 30                        |                           |
| <b>8.3</b> | <b><i>Exports / Letters of credit</i></b>              | <b>Rate</b> | <b>Minimum</b>            | <b>Maximum</b>            |
| 8.3.1      | Advise   | 0.10%       | 20                        |                           |
| 8.3.2      | Settlement   | 0.40%       | 35                        |                           |
| 8.3.3      | Amendment  | FLAT FEE    | 75                        |                           |
| 8.3.4      | Transferring credit to another beneficiary             | FLAT FEE    | 75                        |                           |
| 8.3.5      | Pre-control of documents                               | FLAT FEE    | 30                        |                           |

### Chapter 8 - 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   |  |
|------------|---|--|
| <b>9.1</b> | <b>Buy/Sell securities</b>  | <b>Transaction cost on nominal value</b> |
| 9.1.1      | Dematerialised securities (Bonds, Treasury Bills) in EUR or foreign currency <sup>(1)</sup> | 0.60%                                    |
| <b>9.2</b> | <b>Custody Services</b>   | <b>Rate</b>                              |
| 9.2.1      | Security Custody <sup>(2) (3)</sup>   | 0.05%                                    |
| 9.2.2      | Coupon payment  | Free                                     |
| <b>9.3</b> | <b>Security transfer</b>  | <b>FLAT FEE</b>                          |
| 9.3.1      | Changing Custodian  | € 15.00 (per ISIN)                       |
| 9.3.1      | Without changing Custodian  | € 10.00 (per ISIN)                       |

### Chapter 9 - General

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

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

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

**CHAPTER 10: OTHER CHARGES**

| No.         | Transaction/Service  |                                     | Charge (€)                         |
|-------------|--|-------------------------------------|------------------------------------|
| <b>10.1</b> | <b>FUND TRANSFERS – Other transactions/services</b>  |                                     | <b>Charge (€)</b>                  |
| 10.1.1      | Confirmation of credit transfer/remittance (through email)   |                                     | Free                               |
| <b>10.2</b> | <b>LETTERS/QUESTIONNAIRES</b>  |                                     | <b>Charge (€)</b>                  |
| 10.2.1      | Auditor questionnaires   | FLAT FEE                            | 50                                 |
| 10.2.2      | Letter to Ministry of Finance (Law 89/67)  | FLAT FEE                            | 50                                 |
| 10.2.3      | Reference Letter   | FLAT FEE                            | 75                                 |
| 10.2.4      | Other letters  | FLAT FEE                            | Upon agreement, min € 20, max € 75 |
| <b>10.3</b> | <b>Purchases and Sales</b>   |                                     | <b>Charge (€)</b>                  |
| 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                                |
| <b>10.4</b> | <b>SWIFT MESSAGES</b>  |                                     | <b>Charge (€)</b>                  |
| 10.4.1      | Other SWIFT messages   |                                     | Upon agreement                     |
| <b>10.5</b> | <b>ACCOUNT ACTIVITY – STATEMENTS</b>   |                                     | <b>Charge (€)</b>                  |
| 10.5.1      | Statement reprint / per calendar month / per account   | FLAT FEE                            | 2                                  |
| 10.5.2      | Transaction confirmation reprint / per document  | FLAT FEE                            | 10                                 |
| 10.5.3      | Copy of a contract   | FLAT FEE                            | 40                                 |
| 10.5.4      | Account Statement through SWIFT (MT940)  | FLAT FEE                            | 30 per month                       |
| 10.5.5      | e-statement (through e-Banking)  |                                     | Free                               |
| 10.5.6      | Receipt of MT101 messages  |                                     | Upon agreement                     |
| <b>10.6</b> | <b>SAFETY DEPOSIT BOXES</b>  |                                     | <b>Charge (€)</b>                  |
| 10.6.1      | Safety deposit box rental  |                                     | 200 per annum +VAT                 |
| <b>10.7</b> | <b>EXTRAORDINARY POSTAL CHARGES</b>  |                                     | <b>Charge (€)</b>                  |
| 10.7.1      | Postage Greece   | FLAT FEE                            | 3                                  |
| 10.7.2      | Postage Europe   | FLAT FEE                            | 5                                  |
| 10.7.3      | Postage USA, other destinations  | FLAT FEE                            | 10                                 |
| 10.7.4      | Registered letter to the beneficiaries of an inactive account  | FLAT FEE                            | 3                                  |
| 10.7.5      | Courier service Greece   | FLAT FEE                            | 25                                 |
| 10.7.6      | Courier service Europe   | FLAT FEE                            | 45                                 |
| 10.7.7      | Courier Service USA, other destinations  | FLAT FEE                            | 60                                 |
| 10.7.8      | Send fax in Greece   | FLAT FEE                            | 1 / page                           |
| 10.7.9      | Send fax abroad  | FLAT FEE                            | 5 / page                           |
| <b>10.8</b> | <b>CLAIMS REGARDING INCOMING CREDIT TRANSFERS BEARING CHARGES "OUR" WITH SURCHARGE ON ORDERER'S SIDE</b> |                                     | <b>Charge (€)</b>                  |
| 10.8.1      | Bilateral Interbank Agreements currently in force  |                                     | Upon agreement                     |
| 10.8.2      | Incoming Credit Transfer in EUR / foreign currency irrespective amount                                   | FLAT FEE                            | 17                                 |
| <b>10.9</b> | <b>CUSTOMERS' PLEDGED ACCOUNTS IN FAVOUR OF THIRD PARTIES (upon Bank's prior consent)</b>                |                                     | <b>Charge (€)</b>                  |
| 10.9.1      | On-boarding Fee (per Pledge Agreement)   | FLAT FEE                            | upon agreement                     |
| 10.9.2      | Maintenance Fee (per pledged account)  | FLAT FEE<br>QUARTERLY<br>IN ADVANCE | upon agreement                     |

## CHAPTER 11: INTEREST RATES

| 11.1    | <b>DEPOSIT ACCOUNTS (SAVINGS-SIGHT)</b>   | <b>Credit Interest Rate</b>  | <b>Debit Interest Rate</b> |
|---------|---|--|----------------------------|
| 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                          |
| 11.1.5  | Hong-Kong Dollar (HKD)  | No interest  | 8.47                       |
| 11.1.6  | Singapore Dollar (SGD)  | No interest  | 7                          |
| 11.1.7  | Swiss Franc (CHF)   | No interest  | 7.50                       |
| 11.1.8  | Swedish Krona (SEK)   | No interest  | 7                          |
| 11.1.9  | Norwegian Krona (NOK)   | No interest  | 8                          |
| 11.1.10 | Japanese Yen (JPY)  | No interest  | 8                          |
| 11.1.11 | Pound Sterling (GBP)  | No interest  | 8.25                       |
| 11.1.12 | UAE Dirham (AED)  | No interest  | 9                          |
| 11.2    | <b>TERM DEPOSITS</b>  |  |                            |
| 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<br>(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.                                 |                            |

### Chapter 11 - 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.