



EMPORIKI BANK PRICE-LIST FOR MAIN BANKING ACTIVITIES

TABLE OF CONTENTS

1	FIRMS' AND INDIVIDUALS' ACCOUNTS IN EURO AND FOREIGN EXCHANGE	p. 3
2	FUNDS TRANSFER IN EURO AND FOREIGN EXCHANGE	p. 4 – 8
3	E- SERVICING	p. 9 – 10
4	SECURITIES & MUTUAL FUNDS	p. 11
5	LOANS TO FIRMS	p. 12 – 13
6	LOANS TO INDIVIDUALS	p. 14 – 16
7	LETTERS OF GUARANTEE	p. 17
8	DOMESTIC SECURITIES	p. 17
9	IMPORTS – EXPORTS	p.18
10	OTHER SERVICES & PRODUCTS	p. 19 – 20



1. FIRMS' AND INDIVIDUALS' ACCOUNTS IN EURO AND FOREIGN EXCHANGE

1A. ACCOUNTS IN EURO

P/N	TYPE OF ACTIVITY	COMMISSION RATE	MINIMUM AMOUNT (€)	MAXIMUM AMOUNT (€)
1.1	Replacement of deposit book for any reason, except for the issue of a new one when the previous has no more blank pages	Fixed Charge	€5,00	
1.2	Charges against providing cheque book			
1.2.1	For firms maintaining sight and/or preferential accounts:			
	- issue of up to ten (10) cheque-books annually	Fixed Charge	€1,50 / cheque foil	
	- issue of over ten (10) cheque-books annually	Fixed Charge	€1,20 / cheque foil	
	Cost of issue of one (1) check book semiannually for businesses with an average semiannual balance of sight account or preferential account over 3.000€ and without delinquencies to any credit account or card	Free of charge		
1.2.2	Individuals' Current Account	Fixed Charge	€15,00 / cheque book	
1.2.3	Individuals' Preferential Account and Salary Account	Free of charge		
1.3	Early withdrawal commission for plain term deposits			
	- Partial withdrawal	Fixed Charge	€20,00	
	- Full withdrawal		€50,00	
1.4	Issue of deposit account movement copy			
1.4.1	Monthly or Quarterly copy (as provided for the product) and postal dispatch or collection from branch	Free of charge		
1.4.2	Copy printout up to 3 pages at the cashier's desk for Individuals deposit accounts (Savings, Double, Payroll) and Businesses (Sight accounts, preferential) up to 6 months For each copy over 3 pages	Fixed Charge	€1,00 + €0,20 / page	
1.4.3	Copy printout at cashier's desk for Individuals deposit accounts (Current, Preferential) up to 6 months	Free of charge		
1.4.4	Copy printout (of up to 30 pages) via IT appl. for all deposit accounts (Firms, Individuals) for a period of time over exceeding 6 months. For every copy over 30 pages	Fixed Charge	€20,00 + €0,50 / page	
1.5	Cancellation of cheques due to theft or loss			
1.5.1	Sight and preferential Accounts of Firms and Individuals	Fixed Charge	€2,50 per cheque foil	
1.5.2	Private current accounts – Payroll accounts	Fixed Charge	€2,50 per cheque foil	
1.6	Debit card VISA Debit			
1.6.1	First card issue per customer	Free of charge		
1.6.2	Additional card issue per customer (valid as of 01/09/2010)	Fixed Charge	€9,90 per year	
1.6.3	Re-issue of card due to loss (valid as of 01/09/2010)	Fixed Charge	€19,90	

1B. ACCOUNTS IN FOREIGN EXCHANGE

P/N	TYPE OF ACTIVITY	COMMISSION RATE	MINIMUM AMOUNT (€)	MAXIMUM AMOUNT (€)
1.7	FX cash deposits in foreign exchange account (if conversion is required, it must have preceded the deposit, and the related commission charged)	Free of charge	valeur: + 4	
1.8	Cash withdrawals in FX in the same currency as the account and up to the equivalent of €1.000	Fixed Charge	€15,00	
1.9	Cash withdrawals in FX in the same currency as the account and above the equivalent of €1.000	4 ‰	€40,00	
1.10	Conversion of FX to other FX The conversion parities are given by the Dealing Room	Free of charge		
1.11	Conversion of Euro into FX and deposit in FX account	Free of charge	valeur: + 2	
1.12	Deposit-book update / Printout of movement copy	Free of charge		
1.13	Provision of cheque-book Under F.C.	Fixed charge	€15,00 / cheque book	
1.14	Replacement of Deposit book in FX, for any reason, except for the issue of a new one when the previous has no more blank pages	Fixed charge	€5,00	
1.15	Cancellation of cheques due to theft or loss			
1.15.1	Sight Accounts	Fixed charge	€1,50 / cheque foil	
1.15.2	Current Accounts	Fixed charge	€1,50 / cheque foil	

2. FUNDS TRANSFER IN EURO AND FOREIGN EXCHANGE

2A. ISSUE OF BANK CHEQUES				
P/N	TYPE OF ACTIVITY	COMMISSION RATE	MINIMUM AMOUNT (€)	MAXIMUM AMOUNT (€)
2.1	ON LINE Issue of bank cheques in EURO			
2.1.1	by debiting our depositors' accounts to their order	Free of charge		
2.1.2	from the proceeds of financing, liquidation of all types of investment products and M/F shares, Bonds or Treasury Notes issued by the Greek state and E.U. member-states	Free of charge		
2.1.3	by debiting the account or by paying cash held by our customers to the order of third parties	1,5 ‰	€10,00	€200,00
2.1.4	to the order of the State, Tax Office, the Bank of Greece and Municipalities, when intended for discharging debts to such entities	Free of charge		
2.1.5	in favor of the State Lottery Service on the order of lottery agents and vendors, to settle their debts from purchasing tickets	Free of charge		
2.1.6	to the order of a customer or a third party in the absence of cash for any kind of payment by the customer and as long as he accepts a bank cheque	Free of charge		
2.1.7	to the order of financial institutions for transfer of debts (crossed cheques)	Free of charge		
2.1.8	by debiting an account or payment of our customers' cash when drawn at our respondents abroad (in English) - To customer's order - To the order of third parties Additional charges of €15 are collected for Swift of confirmation of cheque issue	Free of charge 2,5 ‰	€15,00	€200,00
2.2	Issue of bank cheques in FX by debiting our customers' accounts in the same currency - To customer's order - To the order of third parties Additional charges of €15 are collected for Swift of confirmation of cheque issue	2,5 ‰ 2,5 ‰	€15,00 €15,00	€300,00 €300,00
	Note: If conversion to another currency is required (for amounts over €30.000), a conversion rate will be received from the Dealing Room.			

2B. CHEQUE DISCHARGE WITH CASH				
P/N	TYPE OF ACTIVITY	COMMISSION RATE	MINIMUM AMOUNT (€)	MAXIMUM AMOUNT (€)
2.3	Cheque discharge with cash in EURO	ATTENTION: The discharge of cheques issued by other banks with CASH requires the approvals provided		
2.3.1	Bank cheques issued by our bank	Free of charge		
2.3.2	Emporiki Bank private cheques	Free of charge		
2.3.3	Bank or private cheques in € by other domestic Banks via DISSE	2 ‰	€15,00	
2.3.4	Bank or private cheques in € by other domestic Banks via clearing house	4 ‰	€15,00	
2.3.5	Cheques in € issued by the Loans & Consignations Fund submitted by any party	Free of charge		
2.3.6	Purchase – payment of cheques issued by other Banks a. by overseas banks irrespective of currency b. by branches of our bank or domestic banks in FX and Cash payment in € When purchasing cheques for cash, interest shall be collected at an interest rate equal to the BEX each time for as many days as is the valeur provided	4 ‰ 4 ‰ 4 ‰ + Interests	€15,00 €15,00 €15,00	€100,00 €100,00 €100,00
2.3.7	Pension cheques in € or FX drawn at overseas Banks up to €2.000 or the equivalent in FX. (in the case of larger amounts there applies the commission under 2.3.6 above)	Fixed Charge	€2,00	

2B. CHEQUE DISCHARGE WITH CASH

P/N	TYPE OF ACTIVITY	COMMISSION RATE	MINIMUM AMOUNT (€)	MAXIMUM AMOUNT (€)
2.3.8	Bank cheques in € of overseas Banks drawn on the accounts of overseas banks maintained at Emporiki Bank	Free of Charge		
2.3.9	Collection Letter through an overseas correspondent (In € or foreign exchange) 1 st phase: Reception of cheque 2 nd phase: Payment of cheque > In cash > Crediting of customer account Swift expenses are collected when required	Postal expenses 2 ‰	€15,00 Valeur: +5 d.	€100,00
2.3.10	Whenever conversion of FX into € and vice-versa is required, in addition we collect:	1 ‰	€7,00	€30,00

2C. DEPOSIT OF CHEQUES IN LOAN / DEPOSIT ACCOUNT

P/N	TYPE OF ACTIVITY	COMMISSION PERCENTAGE	MINIMUM AMOUNT (€)	MAXIMUM AMOUNT (€)
2.4	Deposit of cheques in customer account			
2.4.1	Bank or Private cheques drawn at branches of our bank	Free of Charge	Valeur: non-interest bearing: 0 d. Interest bearing: 1 d.	
2.4.2	Bank cheques in € drawn at another Bank in Greece Via DISSE. Via clearing house of the same town Via clearing house of another town	Free of Charge	Valeur: + 1 d. + 2 d. + 4 d.	
2.4.3	Bank & Private cheques in FX drawn at a Bank in Greece Via DISSE Via clearing house of the same town Via clearing house of another town	Free of Charge	Valeur: + 3 d. + 4 d. + 5 d.	
2.4.4	Bank & Private cheques in FX drawn at a Bank in Greece	Free of Charge	Valeur: + 8	
2.4.5	Bank & Private cheques and T/Cs in EUR, DKK, GBP, SEK, CHF, NOK, CYP drawn in the country of the currency	Free of Charge	Valeur: + 12	
2.4.6	Bank & Private cheques and T/Cs in USD, CAD drawn in the U.S.A. and Canada	Free of Charge	Valeur: + 15	
2.4.7	Bank & Private cheques and T/Cs in AUD drawn in Australia and New Zealand	Free of Charge	Valeur: + 15	
2.4.8	Bank & Private cheques and T/Cs in JPY drawn in Japan	Free of Charge	Valeur: + 20	
2.4.9	Bank & Private cheques and T/Cs in EUR drawn in countries outside the currency's seat	Free of Charge	Valeur: + 20	

2D. OTHER COMMISSIONS ON CHEQUES

P/N	TYPE OF ACTIVITY	COMMISSION PERCENTAGE	MINIMUM AMOUNT (€)	MAXIMUM AMOUNT (€)
2.5	Private cheques issued by our customers			
2.5.1	Cancellation of cheques issued by our customers	Fixed Charge	€30,00 / item	
2.5.2	Cancellation of cheques issued by our customers (cheque loss or steal)	Fixed Charge	€2,50 / item	
2.5.3	Cheque Stop Payment	1 ‰	€3,00	€20,00
2.5.4	Cancellation of bank cheque in EUR and FX issued by Emporiki Bank	1 ‰	€3,00	€20,00
2.5.5	Reprocessing of bad cheques issued by a Firm-customer (by year)	Up to 3 cheques Over 3 cheques	€20,00/ item €30,00/ item	
2.5.6	Reprocessing of bad cheques issued by an individual customer	Fixed Charge	€20,00 / item	
2.5.7	Announcement of cancelled cheques issued by a customer	Fixed Charge	€20,00 / item	

2D. OTHER COMMISSIONS ON CHEQUES

P/N	TYPE OF ACTIVITY	COMMISSION PERCENTAGE	MINIMUM AMOUNT (€)	MAXIMUM AMOUNT (€)
2.6	Private cheques issued by other Banks` customers in Greece			
2.6.1	Return to our customer of bad cheque issued by third party without cancellation	Fixed Charge	€12,00 / item	
2.6.2	The cheque is charged with valeur the date of deposit	Fixed Charge	€12,00 / item	
2.6.3	Cancellation of bad cheques issued by customers of other Banks returned via DISSE Charges are collected by debiting our customer's account	Fixed Charge	€25,00 / item	
2.6.4	Return and charging of unpaid cheque in FX by closing the currency involved <i>There is collected a conversion rate and default interest is calculated on the equivalent in € from the date of deposit to the day of return at the B.E.X. rate, increased by the applicable default interest rate, plus return charges of 25 € (via the TDES fund)</i>	Fixed Charge + interests	€25,00	

Note: Upon handling third-party bad cheques, only one of the commissions under 2.6.1, 2.6.2, 2.6.3 is collected, depending on the type of transaction involved.

2E. ISSUE OF ORDERS

P/N	TYPE OF ACTIVITY	COMMISSION PERCENTAGE	MINIMUM AMOUNT (€)	MAXIMUM AMOUNT (€)			
2.7	Issue of orders (on line) in € for payment at another of our branches Clarification: If the order requests that documentation is returned to the branch of its issue (bills of exchange, receipts, invoices, etc.) postal expenses shall also be collected (p. 20)	1,25 ‰	€10,00				
2.8	Issue of STP or NON-STP⁽²⁾ orders in € or foreign exchange⁽³⁾ with SEPA⁽¹⁾ specifications						
2.8.1	ORDERS from €0-12,500	Fixed Charge	€12,00				
2.8.2	ORDERS from €12,500.01 and above	1,2 ‰	€15,00	€250,00			
2.8.3	For transfer of credit card and loan balance	Free of Charge					
2.9	Issue of STP or NON-STP orders in € or foreign exchange without SEPA specifications						
2.9.1	ORDERS irrespective of amount	3 ‰	€25,00	€300,00			
2.10	Interbank charges with charge designation "OUR" - (cases 2.8.1-2.8.2-2.8.3 and 2.9): Collected from the customer, in addition to the respective charge against the issue of the order (*)						
2.10.1	ORDERS from €0-12.500	Fixed Charge	€1,10				
2.10.2	ORDERS from €12.500,01 - €50.000	Fixed Charge	€2,80				
2.10.3	ORDERS from €50.000,01 and above	Fixed Charge	€14,00				
2.11	Issue of STP or NON-STP orders in € or FX to our overseas Subsidiaries						
2.11.1	To the credit of beneficiary's account with the subsidiary up to €12.500	Fixed Charge	€7,00				
2.11.2	For payment to beneficiary in cash, up to €2.000	Fixed Charge	€20,00				
(*)	Not incl. the below mentioned Banks which the Bank observes bilateral agreements:						
		ABN AMRO BANK	NATIONAL BANK OF GREECE	EFG EUROBANK	PROBANK	FBBank	BANK OF AMERICA
	ORDERS from €0 - €12.500	€1,00	€1,00	€1,00	€1,00	€1,15	€1,00
	ORDERS from €12.500,01 - €50.000	€2,70	€2,50	€2,50	€2,50	€2,80	€2,80
	ORDERS from €50.000,01 and above	€10,00	€12,00	€11,00	€10,00	€14,50	€14,00
	(1) A credit transfer transaction fulfils the SEPA specifications if all of the following conditions apply: <ul style="list-style-type: none"> • The destination country is SEPA addressable* • The currency must be Euro • Orderer's name and IBAN, beneficiary's name and IBAN and BIC of the beneficiary's bank must all be included • Charging option is "SHA" (Share) * Countries in SEPA include all the existing E.U. member states plus Switzerland, Iceland, Lichtenstein, Monaco and Norway						
	(2) The interbank agreement does not apply on the NON STP orders. The charges are €4,70 at minimum , which are not dispatched together with the order amount						
	(3) If conversion to another currency is required (for amounts over €30.000), a conversion rate will be received from the Dealing Room						
	GENERAL NOTE: <ul style="list-style-type: none"> • For ordinary orders no swift charges are collected for amounts up to €12.500 • For ordinary orders for amounts over €12.500 swift charges are collected • For urgent orders the respective swift charges are collected 						

2F. ORDER PAYMENT

P/N	TYPE OF ACTIVITY	COMMISSION PERCENTAGE	MINIMUM AMOUNT (€)	MAXIMUM AMOUNT (€)
2.12	Payment of incoming STP or NON – STP orders in when the ordering Bank is established in Greece and charge designation is "OUR"	Free of Charge		
2.13	Payment of incoming orders in € or FX and charge designation is "BEN" or "SHA" and orders SEPA with charge designation "SLV"			
2.13.1	STP ORDERS from €0 - €12.500	Fixed Charge	€3,00	
2.13.2	STP ORDERS from €12.500,01 - €50.000	Fixed Charge	€6,00	
2.13.3	STP ORDERS from €50.000,01 and above	Fixed Charge	€10,00	
2.13.4	NON - STP ORDERS from €0 - €12.500	2 ‰	€6,00	€25,00
2.13.5	NON - STP ORDERS from €12.500,01 and above	2 ‰	€25,00	€40,00
2.13.6	Whenever conversion of FX into € and vice-versa is required, in addition we collect:	1 ‰	€7,00	€30,00
	Note 1: If conversion to another currency is required (for amounts over €30.000), a conversion rate will be received from the Dealing Room			
	Note 2: Any special agreements on pension payments are exempted from the price-list charges			

2G. OTHER FUND TRANSFER COMMISSIONS

P/N	TYPE OF ACTIVITY	COMMISSION PERCENTAGE	MINIMUM AMOUNT (€)	MAXIMUM AMOUNT (€)
2.14	Stop payment, order modification, random query, order confirmation	Fixed Charge	€15,00	
2.14.1	For each additional message of the same case	Fixed Charge	€10,00	
2.14.2	Order cancellation charges (cancellation of incoming order at the order of the issuing Bank)	Fixed Charge	€37,00	
2.15	Payment of incoming orders of the Welfare Fund (TPDY) to the beneficiary civil servants	1 ‰	€1,50 + postal expenses €0,80	
	The Bank, in the context of Law 2789/2000 re: irrevocability of orders, makes every effort to execute its customers' instructions regarding modification or cancellation.			

2H. FOREIGN BANKNOTES & TRAVELERS CHEQUES

P/N	TYPE OF ACTIVITY	COMMISSION PERCENTAGE	MINIMUM AMOUNT (€)	MAXIMUM AMOUNT (€)
2.16	Purchase of foreign banknotes & Travelers cheques			
2.16.1	Purchase of third-party FX, EU residents	5 ‰	€3,00	€150,00
2.16.2	Purchase of third-party FX, non-EU residents			
2.16.3	Purchase – payment of Travelers cheques (per transaction)	6 ‰	€6,00	
2.17	Sale of foreign banknotes & Travellers cheques			
2.17.1	Tourist FX (per passport)	4 ‰	€8,00	
2.17.2	Student FX	Fixed Charge	€5,00	
2.17.3	Sale (provision) of Travelers cheques (commission on the nominal value of all cheques) FX Commission (when necessary)	10 ‰	€5,00	
		1 ‰	€7,00	€30,00

2I. ORDERS TO PAY THIRD PARTIES

P/N	TYPE OF ACTIVITY	COMMISSION PERCENTAGE	MINIMUM AMOUNT (€)	MAXIMUM AMOUNT (€)
2.18	Standing Orders (immediate charge)			
2.18.1	Standing order for funds transfer inside Emporiki Bank, from a deposit account in € to another deposit account in €, to customer's order or to the order of third parties (it concerns all the range of deposit accounts for Individuals and SMEs)	Free of Charge		
2.18.2	Standing order for the collection of the installments of O.E.K. loans	Free of Charge		
2.18.3	HELLENIC TELECOMMUNICATIONS ORGANIZATION, PUBLIC POWER CORPORATION, EYDAP, COSMOTE, FORTHNET, TELLAS, GROUPAMA PHOENIX, MULTICHOICE, COMMERCIAL VALUE, DINERS, OPAP, ALLIANZ, MUNICIPALITY OF RAFINA WATER SUPPLY, AMNESTY INTERNATIONAL, OAEI, ALPHYRA, SERFIN, FIREN, BMW FS, ETAO, AUTOHELLAS, IATA BSP, IATA CASS, ATLANTIC UNION, TEAGE, ING LIFE, ING GENERAL INSURANCES, CYTA HELLAS, MINETTA INSURANCES, GOOD YEAR	Free of Charge		
2.18.4	EYATH, VOLKSWAGEN BANK, VIVODI, WWF HELLAS, EUROLEASE FLEET SERVICES, BMW AUSTRIA BANK, MICHELIN, INTERASCO, LEASEPLAN HELLAS, SFS HELLAS FINANCE CONSUMER, ALICO AIG LIFE, GENERALI LIFE, GENERALI HELLAS, ACS COURIER, ACTION AID, MEDECINS SANS FRONTIERS, ARGOS NET, INTERNATIONAL LIFE A.E. GENERAL INSURANCES, INTERNATIONAL LIFE A.E. LIFE INSURANCES, GREENPEACE, BRINK'S SECURITY SERVICES, VERBUND-AUSTRIAN POWER TRADING ENERGA HELLAS, BOOKING COM, DEYA RODOS, DEYA AFANTOY, DEYA KALYMNOS, DEYA SERRES, DEYA LARISA, DEYA LAMIA, DEYA KARDITSA, DEYA TRIPOLI	Fixed Charge	€0,50	
2.18.5	VODAFONE	Fixed Charge	€0,29	
2.18.6	WIND – TELLAS	Fixed Charge	€0,44	
2.18.7	LANNET	Fixed Charge	€0,60	
2.18.8	ATTIKO AERIO [Natural Gas]	Fixed Charge	€0,40	
2.19	One-off payment (payment order)			
2.19.1	SOCIAL SECURITY ORGANIZATION FOR THE SELF-EMPLOYED (O.A.E.E.), SOCIAL SECURITY (IKA), V.A.T., INCOME TAX PAYMENT / E.T.A.K. / EMERGENCY TAX, CIRCULATION FEES	Free of Charge		
2.19.2	DiasDebit Contracts CADASTRE S.A. (PAYMENT), CADASTRE S.A. (PREPAYMENT) PA.SO.K. YELLOW PAGES S.A. INTERAMERICAN LIFE INSURANCE INTERAMERICAN GENERAL INSURANCE INTERAMERICAN ROAD ASSISTANCE INTERAMERICAN HEALTH	Free of Charge Free of Charge Fixed Charge Fixed Charge Fixed Charge Fixed Charge Fixed Charge	€1,50 €1,50 €1,50 €1,50 €1,50	
2.19.3	HELLENIC TELECOMMUNICATIONS ORGANIZATION (O.T.E.) RESIDENTIAL CUSTOMERS CORPORATE CUSTOMERS	Fixed Charge Free of Charge	€1,50	
2.19.4	Third Parties Accounts AMERICAN LIFE INSURANCE COMPANY (ALICO), CARREFOUR CREDIT, COSMOTE S.A., CREDICOM BANK, DINERS CLUB OF GREECE, EMPORIKI FACTORING, EMPORIKI RENT, EOS SECURITIZATION GMBH, ING GENERAL INSURANCES, ING LIFE, ING FACTORING, LANNET, TECHNICAL CHAMBER OF GREECE (T.E.E.), UNICEF, VODAFONE – MOBITEL, AMERICAN COLLEGE OF GREECE, DHMOKRITOS, HELLENIC TELECOMMUNICATIONS & POST COMMISSION, PREFECTURE OF ATHENS – VEHICLES LICENSE FEES, O.D.D.Y., WORKERS HOUSE ORGANIZATION (O.E.K.), P.I. KONTELIS A.E., T.P.D.P., T.P.D.Y., T.P.E.M., T.A.X.Y., T.E.A.P.E.T.E., T.E.A.Y.Φ.E., PHOENIX – METROLIFE (GROUPAMA PHOENIX)	Free of Charge		
2.19.5	WIND – TELLAS , MUNICIPALITY OF RAFINA (WATER SUPPLY AND SEWERAGE FEES)	Fixed Charge	€1,50	
2.19.6	ATTICA NATURAL GAS COMPANY	Fixed Charge	€1,25	

3. E- SERVICING

3A. TRANSACTIONS VIA ATMs				
P/N	TYPE OF ACTIVITY	COMMISSION PERCENTAGE	MINIMUM AMOUNT (€)	MAXIMUM AMOUNT (€)
3.1	Cash withdrawals through charges to the savings account with the use of debit or credit cards			
3.1.1	Emporiki Network	Free of Charge		
3.1.2	Other banks' network in Greece and the European Union			
	Up to € 110	€0,03 + 1%	€0,91	
	From € 110,01 - € 140	Fixed Charge	€1,21	
	From € 140,01 - € 190	Fixed Charge	€1,42	
3.1.3	From € 190,01 - € 290	Fixed Charge	€1,77	
	Above € 290	Fixed Charge	€2,43	
3.1.3	Other Banks' network in non European Union countries	1%	€4,00	
Note: For credit cards, the service applies exclusively in Greece				
3.2.	Cash withdrawals via credit cards (cash advance) by debiting credit card account			
3.2.1.	Visa credit cards			
	➢ Through ATMs or Emporiki Bank's cashier desks	Free of Charge	€1,00	
	➢ Through ATMs other Banks'	Fixed Charge		
➢ Through other Banks' cashier desks	€2,75+0,33%			
3.2.2	MasterCard credit cards			
	➢ Through ATMs or Emporiki Bank's cashier desks	Free of Charge		
3.3	➢ Through ATMs or other Banks' cashier desks	€1,30+0,20%		
	Cash withdrawal by debiting Emporiki Bank Credit open loan account	Free of Charge		
3.4	Balance query with the use of debit or credit card			
	➢ Through ATMs of Emporiki Bank	Free of Charge	€0,18	
➢ Through ATMs of other Banks	Fixed Charge			
3.5	Payment of bills via ATM			
	➢ OTE via ATM	Free of Charge	€0,40	
	➢ FORTHNET via ATM	Free of Charge		
	➢ Public Power Corporation (DEI) via ATM	Fixed Charge		
	Fixed Charge			
3.6	Purchases in Greece and abroad by charging debit or credit cards	Free of Charge		
3.7	Currency conversion			
	Transactions (purchases & cash) abroad with Visa			
	• EU countries	Free of Charge		
	• Non – EU countries	2%		
	Transactions abroad with Mastercard			
	• EU countries	Free of Charge		
• Non – EU countries	1%			

3B. TRANSACTIONS VIA DIRECT BANKING SERVICES				
3.B1. TRANSACTIONS VIA EMPORIKI E.BANKING				
P/N	TYPE OF ACTIVITY	COMMISSION PERCENTAGE	MINIMUM AMOUNT (€)	MAXIMUM AMOUNT (€)
3.8	Registration to the Emporiki e.Banking service	Free of Charge		
3.9	Transfer to own or third-party account within the Bank	Free of Charge		
3.10	Funds Transfer within Greece (SHA-SLV)	Fixed Charge	€0,50 / transaction	
	Funds Transfer within Greece (OUR)	Fixed Charge	€0,50 / transaction plus the expenses of the paying bank	
	Funds Transfer within Greece (BEN)	Free of Charge		
3.11	Funds Transfer abroad - Within the SEPA zone	Fixed Charge	€0,50 / transaction	
3.12	Payment of: Emergency Tax, E.T.A.K., E.T.A.O., Income Tax Payment, Social Security (IKA), O.E.K., Social Security Organization for the Self-Employed (OAEE), T.E.A.G.E., VAT	Free of Charge		
3.13	Payment of T.S.A.Y.	Fixed Charge	€0,50 / payment	
3.14	Payment of: Cadastre S.A. (payment), Cadastre S.A. (prepayment), Cyta Hellas S.A., Demco Insurance, Diners, Forthnet, Goodyear, Hellenic Telecommunications Organisation (O.T.E.), I.A.T.A. BSP, I.A.T.A. CASS, ING General Insurances, ING Life, Minetta Insurances, Netone, On Telecoms, PA.SO.K., Plaisio, Wind - Tellas	Free of Charge		

3.B1. TRANSACTIONS VIA EMPORIKI E.BANKING				
P/N	TYPE OF ACTIVITY	COMMISSION PERCENTAGE	MINIMUM AMOUNT (€)	MAXIMUM AMOUNT (€)
3.15	Payment of Public Power Corporation (D.E.H.)	Fixed Charge	€0,10 / payment	
3.16	Payment of Athens Water Supply and Sewerage Company (E.Y.D.A.P. S.A.)	Fixed Charge	€0,20 / payment	
3.17	Payment of Attica Natural Gas Company	Fixed Charge	€0,30 / payment	
3.18	Payment of: ACS Courier, Action Aid, Argos Net Sole Shareholder Co Ltd., BMW Austria Bank Gmbh, Generali Hellas, Generali Life, Greek Yellow Pages S.A., Industrial Property Organisation (O.B.I.), Interamerican Property and Casualty Insurance Company, Interamerican Hellenic Life Insurance Company, Interamerican Road Assistance, Interamerican Health Insurance, Interasco S.A, Michelin S.A, Natural Gas Distribution Company of Thessalia, Natural Gas Distribution Company Of Thessaloniki, SFS Hellas Finance Consumer, Telecom Revolution, Hellenic Chamber of Hotels, International Life A.E. General Insurances, International Life A.E. Life Insurances, Greenpeace, Afantou Water Supply and Sewerage Company, Kalymnos Water Supply and Sewerage Company, Petaloudes Rhodes Water Supply and Sewerage Company, Rhodes Water Supply and Sewerage Company, Larisa Water Supply and Sewerage Company, Lamia Water Supply and Sewerage Company, Karditsa Water Supply and Sewerage Company, Tripoli Water Supply and Sewerage Company	Fixed Charge	€0,50 / payment	
3.19	Direct Debits: Alphyra Hellas, Public Power Corporation, Athens Water Supply and Sewerage Company, Atlantic Union S.A., Autohellas – HERTZ, B FS, Cosmote, Cyta Hellas, Diners, E.T.A.O. (Professional Economists' Insurance Fund), Firen, Forthnet S.A., Goodyear, Hellenic Telecommunications Organisation (O.T.E.) – Corporate & Residential Customers, I.A.T.A. BSP, I.A.T.A. CASS, ING General Insurance, ING Life, Minetta Insurances, Multichoice, Serfin, Social Security Organization for the Self-Employed (OAE), T.E.A.G.E.	Free of Charge		
3.20	Direct Debit of Vodafone	Fixed Charge	€0,29 / payment	
3.22	Direct Debit of Attica Natural Gas Company	Fixed Charge	€0,40 / payment	
3.23	Direct Debit of Wind – Tellas	Fixed Charge	€0,44 / payment	
3.24	Direct Debits: Action Aid, ACS Courier S.A., Afantou Water Supply and Sewerage Company, ALICO AIG Life, Argos Net Sole Shareholder Co Ltd., BMW Austria Bank GMBH, Eurolease, Generali Hellas, Generali life, Interasco S.A.G.I, Kalymnos Water Supply and Sewerage Company, Leaseplan HELLAS S.A., Medicines Sans Frontieres, MICHELIN S.A, Rhodes Water Supply and Sewerage Company, Thessaloniki Water Supply and Sewerage Company, SFS Hellas Finance Consumer S.A., Vivodi, Volkswagen Bank, WWF Hellas-Donation, Tripoli Water Supply and Sewerage Company	Fixed Charge	€0,50 / payment	
3.25	Direct Debit of LANNET	Fixed Charge	€0,60 / payment	
3.26	Emporiki Bank Credit Card Payment <ul style="list-style-type: none"> • Own card • Third party card • Open Loans 	Free of Charge		
3.27	Alert Service Emporiki Alerts (Available in Greek only)	Fixed Charge	E-mail: Free of Charge Sms: €1,90 / month	

3.B2. TRANSACTIONS THROUGH EMPORIKI MOBILE BANKING				
P/N	TYPE OF ACTIVITY	COMMISSION PERCENTAGE	MINIMUM AMOUNT (€)	MAXIMUM AMOUNT (€)
3.28	(Requires) Registration to the Emporiki e-Banking service	Free of Charge		
3.29	Completion of transactions (Excluding those listed below)	Free of Charge		
3.30	Transfer to own or third-party account within the Bank	Free of Charge		
3.31	Payment of O.T.E. bills	Free of Charge		
3.32	Payment of D.E.H. bills	Fixed Charge	€0,10 / payment	

3.B3. TRANSACTIONS THROUGH EMPORIKI AUTOPAY				
P/N	TYPE OF ACTIVITY	COMMISSION PERCENTAGE	MINIMUM AMOUNT (€)	MAXIMUM AMOUNT (€)
3.33	Deposit in an account of Emporiki Bank	Free of Charge		
3.34	Payment of Emporiki Bank credit cards bills	Free of Charge		
3.35	Payment of Diners credit cards bills	Free of Charge		
3.36	Payment of Credicom loans bills	Free of Charge		
3.37	Payment of D.E.H. bills	Free of Charge		

Note:

- With regard to the use of other banks' ATMs the charges of €0,15 plus V.A.T. are collected by DIASNET while the remaining sum is collected by the bank whose ATM was used for the transaction
- The Bank does not charge its customers with the respective VAT for DIASNET's commission for the transaction. The controls that the bank has been engaged to realize within the framework of the standing regulations related to capital transfers outside the borders may lead in delays in the transfers of capitals to the customer's account. The deadline proposed in the bank's price terms is applicable following previous understanding.

4. SECURITIES AND MUTUAL FUNDS

4A. SECURITIES				
P/N	TYPE OF ACTIVITY	COMMISSION PERCENTAGE	MINIMUM AMOUNT (€)	NOTE
4.1	Order to buy-sell shares	1,00%	€10 /table	
	<ul style="list-style-type: none"> ➤ Up to €3.000 ➤ From € 3.000,01 up to € 10.000 ➤ From €10.000,01 and above 	0,75%		
	<ul style="list-style-type: none"> ➤ For intra-day transactions (buying and selling shares of the same company at the same quantity on the same day). ➤ For transactions via Web Newton /internet banking 	0,25% /table	€5 /table	
	<p>Note: Orders to buy and sell shares are charged, depending on the case, with contributions in favour of the ASE, the Central Depository Trust, transfer rights, and the respective sales tax</p>	0,30% /table	€5 /table	
4.2	Annual service fee The fee is charged every 6 months (6€/ 6 months), when the corresponding account services have been provided	Fixed Charge	€12	
4.3	Employees and Pensioners of Emporiki Bank	0,40% irrespectively of the transaction volume	€5 /table	
4.4	Collection & re-listing of securities listed in the Stock Exchange and purchased with foreign exchange by permanent residents abroad	1‰	€33	VAT
4.5	Collection of interest coupons – dividends – securities. Concerns only securities deposited for safekeeping with the order that the Bank should undertake their collection	5‰	€24	VAT
4.6	Safekeeping of securities			
4.6.1	Safekeeping and handling securities and shares on annual basis. (Including pledged securities, bank bonds and interest-bearing notes).	4‰	€18	VAT
	<ul style="list-style-type: none"> ➤ Securities' handling charges ➤ Safekeeping by third parties 			
4.6.2	Safekeeping of securities and bonds for securing loans or Letters of Guarantee	1,5‰		VAT
4.6.3	Safekeeping of securities not listed on ASA. (annually)	4‰	€18	VAT
4.6.4	Safekeeping of securities or shares purchased with the mediation of the Bank or deposited at the Bank for renewal upon expiry	Free of Charge		
4.7	Partial attribution	Fixed Charge	€18	VAT
4.8	Temporary registration of shares – certificates for general meetings	Free of Charge	€60	VAT
4.8.1	For participation in the general meetings of the Bank and Group companies			
4.8.2	For participation in the general meetings of other companies by depositing shares			
4.8.3	For participation in the general meetings of other companies by depositing certificates of the Central Depository Trust			
4.8.4	Attendance at general meetings (not of the bank or subsidiary companies), of which the shares have been de-materialized or not.	Fixed Charge	€60	
	<ul style="list-style-type: none"> ➔ Via representative ➔ Via bank employee 	Fixed Charge	€120	

4B. AMUNDI HELLAS M.F.M.C. MUTUAL FUNDS					
P/N	TYPE OF ACTIVITY	SUBSCRIPTION FEE			REDEMPTION FEE
		up to €30.000	€30.000,01 up to €74.000	Over €74.000	Irrespective of amount
4.9	MUTUAL FUND				
4.9.1	HERMES DYNAMIC DOMESTIC EQUITY	1,50%	1,25%	0,75%	1,00%
4.9.3	HERMES INCOME DOMESTIC BOND	0,00%	0,00%	0,00%	< 1 year 0,5% < 2 years 0,25% > 2 years 0%
4.9.4	HERMES BALANCED DOMESTIC	1,50%	1,25%	0,75%	1,00%
4.9.5	HERMES FUND OF FUNDS BALANCED	0,00%	0,00%	0,00%	< 1 year 1% < 2 years 0,50% > 2 years 0%
4.9.6	HERMES PROTOPOROS DOMESTIC EQUITY	1,50%	1,25%	0,75%	1,00%
4.9.7	HERMES SHORT TERM PLACEMENT	0,00%	0,00%	0,00%	0,00%
4.9.8	AMUNDI ARBITRAGE VAR2		0,00%		0,00%
4.9.9	AMUNDI DYNARBITRAGE VAR4		0,00%		0,00%
4.9.10	AMUNDI FUNDS EURO RESERVE (EUR) CLASSIC-CAP		0,00%		0,00%
4.9.11	AMUNDI FUNDS US DOLLAR RESERVE		0,00%		0,00%

5. LOANS TO FIRMS

5. LOANS TO FIRMS				
P/N	TYPE OF ACTIVITY	COMMISSION PERCENTAGE	MINIMUM AMOUNT (€)	MAXIMUM AMOUNT (€)
5.1	Assessment Charges			
5.1.1	Short-term credit granting : Customer limit assessment and reassessment charge For 2010 the bank offers discounts on the assessment and reassessment charge up to 75%.	Fixed Charge	€1.000	
5.1.2	Credit limits' modification charge (since it is realized before the annual renewal of the limit)	Fixed Charge	50% of the modification charge	
5.1.3	Assessment and re-assessment charge for limits of the Open Business Loan « Easy Business » For 2010 the bank offers discounts on the assessment and reassessment charge up to 33%.	Fixed Charge	€300	
5.1.4	Assessment and re-assessment charge for limits of the Open Business Loan « Easy Plan » For 2010 the bank offers discounts on the assessment and reassessment charge up to 65%.	Fixed Charge	€300	
5.1.5	Medium-long term Credit granting : Customers' limit assessment charge on applications for business premises – equipment loan « Easy Business » and working capital loans of a more permanent nature " Easy liquidity " long-term loans For 2010 the bank offers discounts on the assessment charge up to 83%.	Fixed Charge	€3.000	
5.1.6	Cost analysis for loans regarding photovoltaic systems of up to 150 KW For the technical control installation ▪ 1st control – Installation Assessment ▪ 2nd control – Installation Verification the customer is charged with a 400€ commission which is credited to the account of EAPE	Fixed Charge	€200	
5.1.7	Factoring Commissions • Handling charge • Credit insurance charges	To be defined according to case by the Division in charge of Factoring activities		
5.1.8	Syndicated – Bonded Loans • Loan management commission (whether in € or FX) • Annual handling commission (whether in € or FX) • Participation commission • Inactivity commission	Determined and agreed with the customers by case, by the Bank's Division that is responsible for issuing syndicated and bonded loans		
5.2	Legal – Technical Charges			
5.2.1	Real estate estimate budget approval – certification approval When the property's value is: Up to €100,000 € 100,001 - €200,000 €200,001 - €400,000 €400,001 - €800,000 € 800,001 - €1,500,001 €1,500,001 - €3,000,000 € 3,000,001 - €6,000,001 € 6,000,001 - €12,000,001 €12,000,001 - €20,000,000 From € 20,000,001 and above	- 1,20 ‰ 1,00 ‰ 0,80 ‰ 0,60 ‰ 0,35 ‰ 0,21 ‰ 0,175 ‰ 0,14 ‰ 0,05 ‰	€200 €200 €320 €520 €840 €840 €1260 €1785 €1785 €2415 €2415 €3465 €4585	€320 €520 €840 €1260 €1785 €2415 €3465 €4585
5.2.2	Certification for investments coming under developmental laws (in addition to engineer's fee)	0,50 ‰		
5.2.3	Charges against certification of work progress (Calculated according to the above scales, for the difference of the two assessments).		€200	€1000
5.2.4	Legal support fees – Audit of ownership titles of the property given as security (audit of ownership titles, copies, description of the property, findings re: legality of the property) per property on which charges shall be registered.	Fixed charge	€100	
5.2.5	Charges against mortgage-registry investigation, per lot	Fixed charge	€35	
5.2.6	Charges against lifting mortgages/liens	Fixed charge	€150/ transaction	
5.2.7	Cadastre Fees	Fixed charge	€30 plus cadastre stamp for every right to be subscribed	

5. LOANS TO FIRMS

P/N	TYPE OF ACTIVITY	COMMISSION PERCENTAGE	MINIMUM AMOUNT (€)	MAXIMUM AMOUNT (€)
5.3	Other Commissions on Firms			
5.3.1	Annual charge re: provision of card for "Easy Business" open business loan (Subscription)		€50	
5.3.2	Special charges for loans in € and FX to secure claims and monitor collateral (charged upon each compounding of interest).		€40 / loan account	
5.3.3	Special charges for Short-Term loans and loans in FX payable upon disbursement	1 ⁰ / ₁₀₀	€100	
5.3.4	Charge against short term financing	Fixed charge	€100	
5.3.5	Monthly charge for monitoring loan default from 10 to 90 days and for amounts over 50 €	Fixed charge	€10	
5.3.4	Loan agreement transfer to another Bank	Fixed charge	€1000	
5.3.5	Regulating credit in default	2 ⁰ / ₁₀₀	€300	€1800
5.3.6	Inactivity commission on the non-disbursed part of a mid- or long-term loan.	0,5% -1%		
5.3.7	A. Assignment of contracts or loans – other claims (collected or charged upon collecting the loans or payment orders) B. Loans secured by liens.	3 ⁰ / ₁₀₀	€100	
5.3.8	Pledged securities charges (in p. of the present price list)			
5.3.9	Conversion of loans in Euro into another currency and vice-versa or conversion between other currencies	2 ⁰ / ₁₀₀	€250	€450
5.3.10	Loan agreement modification charges for loans that have been granted, concerning: <ul style="list-style-type: none"> ▪ Change in order of mortgages ▪ Restriction of mortgage / prenotation / pledge ▪ Transfer of mortgage or prenotation to other property ▪ Change in the type of security and changes in duration, category, interest rate, etc. <ul style="list-style-type: none"> ▪ For loans up to €100,000 ▪ For loans over €100,000 <i>These charges shall be collected in addition of the charges collected when legal or technical audit is required</i>	Fixed Charge Fixed Charge	€100 €200	
5.3.11	Commission on forward transactions for loans in FX	1 ⁰ / ₁₀₀	€210	
5.3.12	Provision of a letter expressing interest for participating in investment financing (Subsidy).	1,5 ⁰ / ₁₀₀	€150	€500

6. LOANS TO INDIVIDUALS

6A. HOUSING LOANS IN EURO AND FOREIGN EXCHANGE				
P/N	TYPE OF ACTIVITY	COMMISSION PERCENTAGE	MINIMUM AMOUNT (€)	MAXIMUM AMOUNT (€)
6.1	Lump sum expenditure for legal and technical control which is analyzed as follows: ⇒ Request assessment cost: 350 € ⇒ Legal and technical control expenditure: 650 € per real estate (the cost of issue of legal decision is included for the registration of mortgage prenotation per decision)	Fixed Charge	€1.000	
6.2	One-off charge against legal and technical audit fees (for transfers) The particular cost is collected instead of a A.1 in cases where the financings relate to the transfer of balances from other banks	Fixed Charge	€1.000	
6.3	One-off charge against deposit and securities (excl. shares) assignation-pledge contract; this charge is collected in the case of pledging of securities and deposits	Fixed Charge	€400	
6.4	Collateralized Real Estate Renovation Loans ➢ One-off charge against legal and technical audit fees ➢ One-off charge against legal and technical audit fees (for transfers) ➢ One-off charge against deposit and securities (excl. shares) assignation-pledge contract	Fixed Charge	1.000 € 1.000 € 400 €	
6.5	Expenditure for works progress attestation (collected in case of construction, completion, repair with partial disbursement of the loan amount)	Fixed Charge	100 € / attestation	
6.6	Lump sum expenditure for earthquake loans	Fixed Charge	€700	
6.7	Housing Loans to employee accounts through EMPORIKI SALARY, SALARY PLUS payroll accounts			20% and 30% discount respectively according to the type of account of he charges provided under 6.1, 6.2 6.3 & 6.4
6.8	Subsidized Housing Loans by the Workers' Housing Organization One-off preliminary approval charge (including legal audit of ownership titles) <i>The aforementioned charges do not include fees -as these are defined by the respective Bar Association- for a lawyer's appearance before the court during the process for the prenotation of the mortgage</i>	Fixed Charge	€100	
6.9	Charges for registering additional security – concerns court actions etc. (per registration)			The amounts actually paid, plus the minimum fees provided by local bar associations each time when an associated lawyer is engaged
6.10	Charge against investigating requests for change in the security of Housing Loans			
	A.10.a. Restriction of mortgage / prenotation / pledge	Fixed Charge	€300	
	A.10.b. Transfer of mortgage or prenotation to another property (per loan)	Fixed Charge	€300	
	A.10.c. Change in the type of security (per loan) Note: When legal or technical audit is required, in addition there shall be collected the amounts actually paid by the bank to associated lawyers or engineers respectively.	Fixed Charge	€300	
6.11	Lifting of liens on Loans to Individuals via an associated lawyer of the bank	Fixed Charge	€250 / transaction	
6.12	Modification of housing loan terms	Fixed Charge	€300 / modification	
6.13	Contract service fee	Fixed Charge	€30 / service	
6B. LOANS TO INDIVIDUALS Consumer Credit				
P/N	TYPE OF ACTIVITY	COMMISSION PERCENTAGE	MINIMUM AMOUNT (€)	MAXIMUM AMOUNT (€)
6.14	CASH 4U Consumer Loans without collateral Lump sum expenditure for loan pre-approval:	Fixed Charge	€200	
6.15	Consumer loan Xpress without collateral Lump sum expenditure for loan pre-approval:	Fixed Charge	€200	

6B. LOANS TO INDIVIDUALS Consumer Credit				
P/N	TYPE OF ACTIVITY	COMMISSION PERCENTAGE	MINIMUM AMOUNT (€)	MAXIMUM AMOUNT (€)
6.16	Consumer Loan TaktopoiisiXpress without collateral Lump sum expenditure for loan pre-approval:	Fixed Charge	€200	
6.17	CASH 4U Consumer Loans with collateral B.4a. One-off legal & technical audit fee (for transfers) B.4b. One-off charge against deposit and securities (excl. shares) assignation-pledge contract	Fixed Charge	€ 1.000 €400	
6.18	Open Personal Loan Annual Subscription "Emporiki Bank Credit"	Fixed Charge	€120	
6.19	Change in the Security for Cash 4 U loans with ownership collaterals Note: When legal or technical audit is required, in addition there shall be collected the amounts actually paid by the bank to associated lawyers or engineers respectively.	Fixed Charge	€300	
6.20	Special Consumer Loans			
6.20.1	Cash4U without collateral for holders of mortgage loans One-off charge against deposit and securities assignation-pledge contract The loan is granted only to holders of mortgage loans of the Bank	Fixed Charge	€200	
6.20.2	Ecological Home Consumer loan for funding environment – friendly actions One-off preliminary approval charge	Fixed Charge	€200	
6.21	Consumer Loans to employees holding EMPORIKI SALARY – TAMIEYTHPIO SALARY & SALARY PLUS payroll accounts	10 % and 20% off in accordance with Item, article statement predicted expenses 6.14, 6.15, 6.16, 6.17 and 6.20		
6.22	Immediate needs loan without justifications (product of Younique package)	Free of charge		
6.23	Loan with justifications (product of Younique package)	Free of charge		
6.24	Expenditure for amendment of contract terms (for consumer loans with collateral)	Fixed Charge	€300 / amendment	
6.25	Expenditure for amendment of contract terms (for consumer loans without collateral)	Fixed Charge	€300 / amendment	

6C. LOANS TO INDIVIDUALS Credit Cards				
P/N	TYPE OF ACTIVITY	COMMISSION PERCENTAGE	MINIMUM AMOUNT (€)	
6.26	Annual Subscriptions			
6.26.1	VISA Health Benefit	€30		
	VISA Classic Health Benefit	€30		
	MasterCard Health Benefit	€30		
	VISA Gold Health Benefit	€65		
	MasterCard Salary Health Benefit (free of charge for the first 3 years)	€30		
	VISA Younique	Free of charge		
	Antenna Visa	€30		
	VISA Business	€30		
	Same-number credit cards (additional member)	½ of the respective subscriptions. For same-number VISA Gold Health Benefit specifically: €0 MasterCard Health Benefit specifically: €0		
6.27	Charge against cash withdrawal via credit card & transaction charges	<i>see also. Chapter. e-servicing</i>		
6.28	Transfer of balance from credit card issued by another bank	Free of charge		
6.29	Card replacement Greece, Europe, other countries	Free of charge		
6.30	Payment of credit card installment ➤ Through Emporiki Bank's cashier desks ➤ Through direct debit order ➤ Through Emporiki Bank's ATMs ➤ Via Internet Banking	Free of charge		
6.31	Exceeding over credit limit	Free of charge		
6.32	Cancellation of credit card ➤ "Health Benefit" credit cards line – in 12 months from its issue ➤ other cases	€6,60 Free of charge		

6D. OTHER ACTIVITIES - SERVICES

P/N	TYPE OF ACTIVITY	COMMISSION PERCENTAGE	MINIMUM AMOUNT (€)	MAXIMUM AMOUNT (€)
6.33	Charge for payment of instalments that are not settled by standing order (for all loans)		€3 / installment	
6.34	Charge against conversion of loans to a different currency, i.e. from Euro into FX or vice-versa, or conversion of FX loan into another currency (for all loans)	Fixed Charge	€300	
6.35	Regulation of loans in default (partial discharge of debts in default) D.3a. Regulation of loans in default (partial discharge of debts in default) D.3b. Consumer and Personal loans, Credit Cards	Fixed Charge Fixed Charge	€100 €200	
6.36	Charge for sending letter re: default (EUR)	Fixed Charge	€20	
6.37	Charge for service of extrajudicial notice (EUR)	Fixed Charge	€60	
6.38	Loan agreement transfer to another Bank	Fixed Charge	€300	
6.39	Charge for postponement/suspension of real estate auction (total for all loans secured by the property) (for all loans, excluding housing loans)	Fixed Charge	€250	
6.40	Charge against underwriting of loan debt	Charges as provided for each category/type of loan depending on the balance of the loan to be underwritten		
6.41	Charge against application to legalise/recognise heirs (per loan)	Fixed Charge	€100	
6.42	Charge against providing loan dossier data (per loan dossier)	Free of charge		
6.43	Charge against providing data from confirmed guaranteed loan debts (per loan)	Fixed Charge	€100	
6.44	Charge against issuing copies of accounts (loan movement depiction) (per loan)	Free of charge		
6.45	Charge against issuing certificate (debt statement) – excluding certificates for tax use (per loan)	Free of charge		
6.46	Charge against issuing detailed list of interest rate course (per loan)	Free of charge		
6.47	Charge for sending ownership titles and other documents re: discharged loans		Postal expenses	
6.48	Cadastre Fees	Fixed Charge	€30 plus cadastre stamp for every right to be subscribed	

7. LETTERS OF GUARANTEE

7. LETTERS OF GUARANTEE				
P/N	TYPE OF ACTIVITY	COMMISSION PERCENTAGE	MINIMUM AMOUNT (€)	MAXIMUM AMOUNT (€)
7.1	Letters of Guarantee in Euro:			
	Class A': A1. For participation in tenders A2. For provisional adjustments against Agencies, Customs, and the Bank of Greece	0,50% 0,20%	€30 €25	
	Class B': Good contract performance, etc.	0,75%	€40	
	Class C': C1. Receipt of advance payments, payments against commodities, etc. C2. Duties, Tithe Withdrawal Guarantees	1,50% 0,75%	€40 €50	
7.2	Letters of guarantee in FX:			
	Class A': For participation in tenders, etc.	0,50%	€35	
	Class B': Good contract performance, etc.	0,75%	€45	
7.3	Class C': Receipt advance payments, payments against commodities, etc	1,25%	€60	
	Letters of Guarantee to the order of DEI, towards Municipalities and Communities:			
7.3	Against issue (A' quarter)	0,40%	€30	
	Against renewal (subsequent quarters)	0,40%	€20	
7.4	Letter of Guarantee modification:			
	A. Euro	Fixed Charge	€20	
7.5	B. FX	Fixed Charge	€30	
	Letter of Guarantee forfeiture:			
7.5	A. Euro	Fixed Charge	€30	
	B. FX			
7.6	Letter for creditworthiness of Technical Companies	Fixed Charge	€50	
7.7	Postal – telegraphic charges in case of LGs sent abroad, (collected in addition to the issue charge and Correspondent commission based on invoice).	Fixed Charge	€60	
	Telegraphic -Swift for LG modification communication to abroad		€20	

8. DOMESTIC SECURITIES

8. DOMESTIC SECURITIES				
P/N	TYPE OF ACTIVITY	COMMISSION PERCENTAGE	MINIMUM AMOUNT (€)	MAXIMUM AMOUNT (€)
8.1	Ordinary securities for collection			
8.1.1	Irrespective of expiry (cheques, bills of exchange, notes to order)	8 ⁰ / ₁₀₀	€12 / item	
8.1.2	Extension of bills of exchange / notes (borne by the bearer)	Fixed Charge	€6 / item	
8.1.3	Notice (protest) of bills of exchange or notes (in addition to protest charges).	Fixed Charge	€9	
8.1.4	Return of unpaid bill of exchange	Fixed Charge	€7	
8.2	Pledged securities			
8.2.1	Irrespective of expiry (cheques, bills of exchange, notes to order)	8 ⁰ / ₁₀₀	€12 / item	
8.2.2	Charges against audit of issuers of pledged securities per issuer or recipient (does not concern the collection of telephone and other expenses)	Fixed Charge	€1,50 / issuer	
8.2.3	Return of unpaid, due to lack of balance, pledged post-dated cheque (borne by the bearer)	Fixed Charge	€20	
8.2.4	Return of unpaid pledged bills of exchange payable to our Bank	Fixed Charge	€10	
8.2.5	Printout of list of uncollected securities by customer-assignor	Fixed Charge	€60	

9. IMPORTS – EXPORTS

9A. IMPORTS				
P/N	TYPE OF ACTIVITY	COMMISSION RATE	MINIMUM AMOUNT (€)	NOTE
9.1.1	Discharge of all types of forward obligations			
	<ul style="list-style-type: none"> • Irrespective of expiry • Extension 	3 ^o / _{oo} Fixed charge	€25 €16	
9.1.2	Securities for collection from abroad with shipping documents			
	Commission against regulating shipping documents / advance payment orders	5 ^o / _{oo}	€35	
	Return of unpaid item	3 ^o / _{oo}	€35	
	Delivery of bills of lading free of payment (free of payment)	3 ^o / _{oo}	€35	
	Transfer of bills of lading to another Bank	3 ^o / _{oo}	€35	
9.1.3	Documentary credit addressed abroad / Advance payment orders:			
	• opening commission	2 ^o / _{oo}	€30	
	• performance/settlement commission	4 ^o / _{oo}	€45	
	• confirmation commission	2 ^o / _{oo}	€26	
	• modification commission	Fixed Charge	€20	
	• cancellation commission	Fixed Charge	€30	
	<i>The confirmation commission collected when the Respondent is given an order to confirm the credit is separate from the opening commission.</i>			
9.1.4	Expenses for bills of landing presenting discrepancies (discrepancy fees)	Fixed Charge	€20	
	Remittance telegraph charge (opening of credit, advance payment orders)	Fixed Charge	€60	
	Remittance telegraph charge (of security proceeds)	Fixed Charge	€20	
	• guarantee commission			
	The guarantee commission is collected in the following cases: <ul style="list-style-type: none"> ➢ opening documentary credit without depositing margins in a non-interest bearing account ➢ opening forward documentary credit 	1%	€45	
9.1.5	Forward exchange transactions for imports	1 ^o / _{oo}	€60	

9B.EXPORTS				
P/N	TYPE OF ACTIVITY	COMMISSION RATE	MINIMUM AMOUNT (€)	NOTE
9.2.1	Dispatch of clean items for collection abroad (direct exports / co-derivation):			
	<ul style="list-style-type: none"> ▪ irrespective of expiry ▪ extension 	2 ^o / _{oo} Fixed Charge	€20 €16	
9.2.2	Items for collection directed abroad with shipping documents			
	Return of unpaid item	4 ^o / _{oo}	€25	
	Free of payment	2 ^o / _{oo} 2 ^o / _{oo}	€25 €20	
9.2.3	Documentary credit from abroad:			
	Announcement commission	1 ^o / _{oo}	€20	
	Confirmation commission	2 ^o / _{oo}	€30	
	Performance commission	4 ^o / _{oo}	€35	
	Cancellation or non-performance commission	2 ^o / _{oo}	€16	
	Modification commission	Fixed Charge	€13	
	Commission against transfer to another beneficiary	1 ^o / _{oo}	€16	
	Triangular credit (in addition, commission on the value of the export invoice is collected)	1 ^o / _{oo}	€88	
9.2.4	Forward exchange transactions for exports to the EU			
	Forward exchange transactions for exports outside the EU	1 ^o / _{oo}	€60	
9.2.5	Transshipment Commission	5 ^o / _{oo}	€15	

10. OTHER SERVICES / PRODUCTS

10A. SAFE BOXES

P/N	TYPE OF ACTIVITY	COMMISSION RATE	MINIMUM AMOUNT (€)	NOTE
10.1	Treasury Safe-Boxes			
	Annual rent for conventional safe-boxes, depending on their volume in cm3			VAT
	➤ Volume 4,000 – 15,000 cm3	Fixed Charge	€70	
	➤ Volume 15,000.01 – 30,000 cm3	Fixed Charge	€100	
	➤ Volume 30,000.01 – 50,000 cm3	Fixed Charge	€150	
	➤ Volume 50,000.01 cm3 and above The rent shall be collected via standing order		Agreement with customer min €150	
	Annual rent for electronic safe-boxes (depending on size)		Agreement with customer €100	VAT
	Guarantee		€40	
10.2	Night deposit safe-box	Free of charge		

10B. BANKASSURANCE PRODUCTS

P/N	TYPE OF ACTIVITY	COMMISSION PERCENTAGE	MINIMUM AMOUNT (€)	MAXIMUM AMOUNT (€)
10.3	Contract fees		€30	

10C. MISCELANEOUS ACTIVITIES

P/N	TYPE OF ACTIVITY	COMMISSION PERCENTAGE	MINIMUM AMOUNT (€)	MAXIMUM AMOUNT (€)
10.4	Provision of data from file (by case)			
	For the last 12 months	€1 / page	€15	€40
	For the last 13 – 24 months	€1 / page	€45	€100
	Over 24 months	€1 / page	€120	€180
10.5	For data queries due to mistakes made by our branches <i>If the request concerns query for a considerable amount of data (e.g. movement of accounts) beyond location of the documentation there shall be concluded a special agreement with the customer following approval by the competent Regional Division depending on the amount of work required and with minimum charges as above.</i>	Free of charge		
10.6	Deletion of unfavorable data from "TEIRESIAS" (following approval by the Regional Div.)	Fixed Charge	€40 / item	
10.7	Location of cheques issued by our customer at purchasing banks	Fixed Charge	€30 / item	
10.8	Asset investigation on behalf of heirs, receivers, liquidators ▪ Throughout the network ▪ In part of the network only (e.g. a Region)	Fixed Charge	€150 €30	€150
10.9	Provision of certificate to chartered accountants	Fixed Charge	€20	
10.10	Certification of signature, when the document does not concern an activity undertaken by our Bank	Fixed Charge	€3	
10.11	Issue of Bank Clearance Certificate	Fixed Charge	€30 / certificate	
10.12	Charges against issue of individuals' reference letters to Chambers, Ministries, etc.	Fixed Charge	€20	
10.13	Investigation of customer assets in the context of investigations by Magistrates, Prosecutors, Financial Inspectors, Special Audit Services.	Free of Charge		
10.14	Securing of Public interests against our customers	Free of Charge		
10.15	Certificates addressed to overseas Universities	Free of Charge		
10.16	Payroll services to Companies and Organizations (per account crediting) For exceptions as to the commissions charged there is required the consenting opinion and approval of the Regional Division or the Corporate Division			
10.16.1	through e.banking (mass credit)	Free of Charge		
10.16.2	through a_modem	Fixed Charge	€0,30 / employee	
10.16.3	through a disk	Fixed Charge	€0,30 / employee	
10.16.4	at Branches, handwritten lists	Fixed Charge	€1 / employee	
10.17	Certificate provision ▪ for deposit interest for the current and the preceding year ▪ for investments realized through the dematerialized securities system	Free of Charge		

10D. REAL ESTATE MANAGEMENT				
P/N	TYPE OF ACTIVITY	COMMISSION RATE	MINIMUM AMOUNT (€)	NOTE
10.18	For customers residents of Greece - overseas The commission is calculated for each amount collected on behalf of the customer (e.g. rents, guarantee, retroactive, etc.)	10%-12%	€30	VAT

10E. EXPENSE CHARGES				
P/N	TYPE OF ACTIVITY	COMMISSION RATE	MINIMUM AMOUNT (€)	NOTE
10.19	Telephone rates (per minute) <ul style="list-style-type: none"> > Domestic > Europe > America and other countries 	Fixed Charges	€2 €5 €10	
10.20	Postal rates <u>Simple Letter</u> <ul style="list-style-type: none"> • To the same or another town • To other countries <u>Registered mail</u> <ul style="list-style-type: none"> • Domestic • Overseas <u>Couriers</u> <ul style="list-style-type: none"> • Domestic • Overseas 	Fixed Charges	€3 €5 €3 €4 €10 €25	
10.21	Telegraph – Telex – Swift Orders (MT 103 simple) Urgent Orders (MT 103 urgent) Swift (MT110, 111, 192, 420, N9X)	Fixed Charge Fixed Charge Fixed Charge	€15/order €20/order €15/ order	
10.22	Money counting / sorting			
10.22.1	Banknotes: Per packet of 1,000 banknotes	Fixed Charge	€5	
10.22.2	Coins: Per package of 1,000 coins	Fixed Charge	€8	

Note: In all the aforementioned expense collection cases (E) the respective Cashier desk Application Adder is applied, by the Section or Branch service collecting the Commission.