



EMPORIKI BANK PRICE-LIST FOR MAIN BANKING ACTIVITIES

TABLE OF CONTENTS

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



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

| P/N | TYPE OF ACTIVITY | COMMISSION RATE | MINIMUM AMOUNT (€) | MAXIMUM AMOUNT(€) |
|-------|--|--|---|-------------------|
| 1.1 | Replacement of deposit book or debit card for cash withdrawals because of theft or loss | | 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 € per cheque foil | |
| | - issue of over ten (10) cheque-books annually | Fixed Charge | 1.20 € / per cheque foil | |
| | For firms controlled by the Retail Credit Center Division | Special Pricing | | |
| 1.2.2 | Current Account | Fixed Charge | 15.00 € /deposit book | |
| 1.2.3 | Individuals' Preferential Account and Salary Account | Free of charge | | |
| 1.3 | Issue of deposit account movement copy | | | |
| 1.3.1 | Monthly or Quarterly copy (as provided for the product) and postal dispatch or collection from branch | Free of charge | | |
| 1.3.2 | Copy printout at the cashier's desk for Sight and Preferential Business deposit accounts | Free of charge | | |
| 1.3.3 | Copy printout at cashier's desk for Private deposit accounts (Current, Preferential, Payroll, Premium savings) | Free of charge | | |
| 1.3.4 | 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 € +€0.50 / page | |
| 1.4 | Cancellation of cheques due to theft or loss | | | |
| 1.4.1 | Sight and preferential Accounts of Firms and Individuals | Fixed Charge | 1.50 € per cheque foil | |
| 1.4.2 | Private current accounts – Payroll accounts (5114) | Fixed Charge | €1.50 per cheque foil | |
| 1.5 | Cash deposits in account of third-party beneficiary <i>The following cash deposits are exempt from this charge for charitable institutions, benevolent societies, non-profit organizations, Govt. entity deposits in Legal Entity of Public Law accounts, and settlement of accounts by companies with which the Bank maintains contractual relations^{15} (e.g. Cosmote, Forthnet, Telepassport), when the charges provided each time are collected (e.g. Cosmote, Forthnet^{16}^{17} Telepassport)</i> | Fixed Charge | €1.50 per cheque foil | |
| 1.6 | Fund transfer to third-party account Accounts of customers administering Large Corp. Management and crediting of Bank Division accounts and Group subsidiaries (e.g. Brokerage, Emporiki Asset Management, etc.) are exempted from this charge | Fixed Charge | 0,50 € per cheque foil | |
| 1.7 | Charges on Individuals' Accounts | | | |
| 1.7.1 | Individuals' Accounts Movement Charges (counter) <u>1) Savings and Savings Salary</u> Calculated based on the number of transactions at branch cashier's desk. Specifically: - The first five transactions per month - Each additional transaction, beyond 5 per month <u>2) Payroll Accounts</u> - The 12 initial withdrawals at the cash desks of branches per 6 months. - Each additional movement over 12 per 6 months | Free of charge Fixed Charge Free of Charge Fixed Charge | € 1/ transaction €0,80 /withdrawal | |

| P/N | TYPE OF ACTIVITY | COMMISSION RATE | MINIMUM AMOUNT (€) | MAXIMUM AMOUNT(€) |
|-------|---|-----------------|-----------------------|-------------------|
| 2.1 | 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 | |
| 2.2 | Cash withdrawals in FX in the same currency as the account and up to the equivalent of € 10,000 | Free of charge | | |
| 2.3 | Cash withdrawals in FX in the same currency as the account and above the equivalent of € 10,000 | 1,50 ‰ | 25,00 € | 150,00 € |
| 2.4 | Conversion of FX to other FX The conversion parities are given by the Dealing Room | Free of charge | | |
| 2.5 | Conversion of Euro into FX and deposit in FX account | Free of charge | valeur: + 2 | |
| 2.6 | Deposit-book update / Printout of movement copy | Free of charge | | |
| 2.7 | Provision of cheque-book Under F.C. | Fixed charge | 15,00 € /βιβλιάριο | |
| 2.8 | Deposit book replacement in FX due to theft or loss | Fixed charge | 5,00 € | |
| 2.9 | Cancellation of cheques due to theft or loss | | | |
| 2.9.1 | Sight Accounts | Fixed charge | 15.00 € /deposit book | |
| 2.9.2 | Fixed Charge | Fixed charge | 1.50 € / cheque foil | |

2. CHEQUES

| P/N | TYPE OF ACTIVITY | COMMISSION RATE | MINIMUM AMOUNT (€) | MAXIMUM AMOUNT (€) |
|-------|---|--|--------------------|--------------------|
| 3.1 | ON LINE Issue of bank cheques in EURO | | | |
| 3.1.1 | by debiting our depositors' accounts to their order | Free of charge | | |
| 3.1.2 | 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 | | |
| 3.1.3 | by debiting the account or by paying cash held by our customers to the order of third parties | 1,5 ‰ | €10 | €200 |
| 3.1.4 | 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 | | |
| 3.1.5 | 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 | | |
| 3.1.6 | 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 | | |
| 3.1.7 | to the order of financial institutions for transfer of debts (crossed cheques) | Free of charge | | |
| 3.1.8 | 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 If Swift MT 110 is required, additional charges of €15 are collected. | Free of charge 2,5 ‰ | €15 | €200 |
| 3.2. | 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 If Swift MT 110 is required, additional charges of €15 are collected. If conversion to another currency is required, a conversion rate will be received from the Dealing Room | Free of charge 3 ‰ | €20 | €300 |
| 3.3 | Cheque discharge with cash in EURO | ATTENTION: The discharge of cheques issued by other banks with CASH requires the approvals provided | | |
| 3.3.1 | Bank cheques issued by our bank | Free of charge | | |

| P/N | TYPE OF ACTIVITY | COMMISSION RATE | MINIMUM AMOUNT (€) | MAXIMUM AMOUNT (€) |
|--------|---|----------------------------|-------------------------|--------------------|
| 3.3.2 | Emporiki Bank private cheques | Free of charge | | |
| 3.3.3 | Bank or private cheques in € by other domestic Banks via DISSE | 2 ‰ | €15 | |
| 3.3.4 | Bank or private cheques in € by other domestic Banks via clearing house | 4 ‰ | €15 | |
| 3.3.5 | Cheques in € issued by the Loans & Consignations Fund submitted by any party | Free of charge | | |
| 3.3.6 | Purchase – payment of cheques issued by other Banks α. by overseas banks irrespective of currency β. by branches of our bank or domestic banks in FX and Cash payment in € <i>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</i> | 4 ‰ + Interests | € 15 | €100 |
| 3.3.7 | 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 3.3.6 above) | Fixed Charge | €2,00 | |
| 3.3.8 | Bank cheques in € of overseas Banks drawn on the accounts of overseas banks maintained at Emporiki Bank (Section KA:431 TATE VOSTRO) Act KA61 | Free of Charge | | |
| 3.3.9 | Collection Letter through an overseas correspondent (In € or foreign exchange) 1 st phase: Reception of cheque 2nd 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 |
| 3.3.10 | Whenever conversion of FX into € and vice-versa is required, in addition we collect: | 1 ‰ | €7 | €30 |

2C. DEPOSIT OF CHEQUES IN LOAN / DEPOSIT ACCOUNT

| P/N | TYPE OF ACTIVITY | COMMISSION PERCENTAGE | MINIMUM AMOUNT (€) | MAXIMUM AMOUNT (€) |
|-------|--|-----------------------|---|--------------------|
| 3.4 | Deposit of cheques in customer account | | | |
| 3.4.1 | Bank or Private cheques drawn at branches of our bank | Free of Charge | Valeur: non-interest bearing: 0 d Interest bearing: 1 d. | |
| 3.4.2 | 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. | |
| 3.4.3 | 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. | |
| 3.4.4 | Bank & Private cheques in FX drawn at a Bank in Greece | Free of Charge | Valeur: + 8 | |
| 3.4.5 | 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 | |
| 3.4.6 | Bank & Private cheques and T/Cs in USD, CAD drawn in the U.S.A. and Canada | Free of Charge | Valeur: + 15 | |
| 3.4.7 | Bank & Private cheques and T/Cs in AUD drawn in Australia and New Zealand | Free of Charge | Valeur: + 15 | |
| 3.4.8 | Bank & Private cheques and T/Cs in JPY drawn in Japan | Free of Charge | Valeur: + 20 | |
| 3.4.9 | 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 (€) |
|-------|--|-----------------------------------|------------------------------------|--------------------|
| 3.5 | Private cheques issued by our customers | | | |
| 3.5.1 | Cancellation of cheques issued by our customers | Fixed Charge | €30,00 / item | |
| 3.5.2 | Cancellation of cheques issued by our customers (cheque loss or steal) | Fixed Charge | €2,50 / item | |
| 3.5.3 | Cheque Stop Payment | 1 ⁰ / ₁₀₀ | €3,00 | €20,00 |
| 3.5.4 | Cancellation of bank cheque in EUR and FX issued by Emporiki Bank | 1 ⁰ / ₁₀₀ | €3,00 | €20,00 |
| 3.5.5 | Reprocessing of bad cheques issued by a Firm-customer (by year) | Up to 3 cheques Over 3 cheques | €20,00/ item €30,00/ item | |
| 3.5.6 | Reprocessing of bad cheques issued by an individual customer | Fixed Charge | €20,00 / item | |
| 3.5.7 | Announcement of cancelled cheques issued by a customer | Fixed Charge | €20,00 / item | |
| 3.6 | Private cheques issued by other Banks' customers in Greece | | | |
| 3.6.1 | Return to our customer of bad cheque issued by third party without cancellation | Fixed Charge | € 12,00 / item | |
| 3.6.2 | The cheque is charged with valeur the date of deposit | Fixed Charge | € 12,00 / item | |
| 3.6.3 | 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 / τεμάχιο | |
| 3.6.4 | Return and charging of unpaid cheque in FX by closing the currency involved 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) | Fixed Charge + interests | €25 | |

Note: Upon handling third-party bad cheques, only one of the commissions under 3.6.1, 3.6.2, 3.6. is collected, depending on the type of transaction involved..

3. FUND TRANSFERS IN EURO AND FOREIGN EXCHANGE

| 3E. ISSUE OF ORDERS | | | | | | | |
|---------------------|--|-----------------------|-------------------------|--------------------|---------|---------------------|-----------------|
| P/N | TYPE OF ACTIVITY | COMMISSION PERCENTAGE | MINIMUM AMOUNT (€) | MAXIMUM AMOUNT (€) | | | |
| 3.7 | 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 | | | | |
| 3.8 | Issue of STP or NON-STP orders in € or foreign exchange for payment at another Bank in Greece or in the European Union | | | | | | |
| 3.8.1 | ORDERS from €0-12,500 | Fixed Charge | €12,00 | | | | |
| 3.8.2 | ORDERS from €12,500.01 and above | 1,2 ‰ | €15,00 | €250,00 | | | |
| 3.8.3 | For transfer of credit card and loan balance | Free of Charge | | | | | |
| 3.9 | Issue of STP or NON-STP orders in € or FX for payment to another Bank outside the European Union, irrespective of the amount | 3 ‰ | €25,00 | €300,00 | | | |
| 3.10 | Interbank charges with charge designation "OUR" - (cases 3.8.1-3.8.2-3.8.3 and 3.9): Collected from the customer, in addition to the respective charge against the issue of the order (*) | | | | | | |
| 3.10.1 | ORDERS from €0-12.500 | Fixed Charge | 1,10€ | | | | |
| 3.10.2 | ORDERS from €12.500,01 - €50.000 | Fixed Charge | 2,80€ | | | | |
| 3.10.3 | ORDERS from €50.000,01 and above | Fixed Charge | 14,00€ | | | | |
| 3.11 | Issue of STP or NON-STP orders in € or FX to our overseas Subsidiaries, exclusively via Vostro Account | | | | | | |
| 3.11.1 | To the credit of beneficiary's account with the subsidiary up to €12,500 | Fixed Charge | €7,00 | | | | |
| 3.11.2 | For payment to beneficiary in cash, up to €2,000 | Fixed Charge | €20,00 | | | | |
| (*) | Not incl. the below mentioned Banks with the Bank observes bilateral agreements. | | | | | | |
| | | ABN AMRO BANK | NATIONAL BANK OF GREECE | EFG EUROBANK | PROBANK | FIRST BUSINESS BANK | 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 € |
| | <i>The interbank agreement does not apply on the NON STP orders. The charges are 4,7€ at minimum, which are not dispatched together with the order amount.</i> | | | | | | |
| | GENERAL NOTE: · 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 | | | | | | |

| 3F. ORDER PAYMENT | | | | |
|-------------------|--|-----------------------|--------------------|--------------------|
| P/N | TYPE OF ACTIVITY | COMMISSION PERCENTAGE | MINIMUM AMOUNT (€) | MAXIMUM AMOUNT (€) |
| 3.12 | 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 | | |
| 3.13 | Payment of incoming orders in € or FX and charge designation is "BEN" or "SHA" and orders SEPA with charge designation "SLV" (*) | | | |
| 3.13.1 | STP ORDERS from €0 - €12.500 | Fixed Charge | €3,00 | |
| 3.13.2 | STP ORDERS from €12.500,01 - €50.000 | Fixed Charge | €6,00 | |
| 3.13.3 | STP ORDERS from €50.000,01 and above | Fixed Charge | €10,00 | |
| 3.13.4 | NON - STP ORDERS from €0 - €12.500 | 2 ‰ | €6,00 | €25,00 |
| 3.13.5 | NON - STP ORDERS from €12.500,01 and above | 2 ‰ | €25,00 | €40,00 |
| 3.13.6 | Whenever conversion of FX into € and vice-versa is required, in addition we collect: | 1 ‰ | €7,00 | €30,00 |

3F. ORDER PAYMENT

| P/N | TYPE OF ACTIVITY | COMMISSION PERCENTAGE | MINIMUM AMOUNT (€) | MAXIMUM AMOUNT (€) |
|-----|---|-----------------------|--------------------|--------------------|
| (*) | In orders with designation "OUR" the charges are requiring from the issuing bank | | | |
| | Any special agreements on pension payments are exempted from the price-list charges | | | |

3G. OTHER FUND TRANSFER COMMISSIONS

| P/N | TYPE OF ACTIVITY | COMMISSION PERCENTAGE | MINIMUM AMOUNT (€) | MAXIMUM AMOUNT (€) |
|--------|---|-----------------------|-------------------------------|--------------------|
| 3.14 | Stop payment, order modification, random query, order confirmation | Fixed Charge | €15,00 | |
| 3.14.1 | For each additional message of the same case | Fixed Charge | €10,00 | |
| 3.14.2 | Order cancellation charges (cancellation of incoming order at the order of the issuing Bank) | Fixed Charge | €37,00 | |
| 3.14.3 | Payment of incoming orders of the Welfare Fund (ΤΠΔΥ) 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. | | | |

3H. FOREIGN BANKNOTES & TRAVELERS CHEQUES

| P/N | TYPE OF ACTIVITY | COMMISSION PERCENTAGE | MINIMUM AMOUNT (€) | MAXIMUM AMOUNT (€) |
|--------|--|-----------------------|--------------------|--------------------|
| 3.15 | Purchase of foreign banknotes & Travelers cheques | | | |
| 3.15.1 | Purchase of third-party FX, EU residents | 5 ‰ | €3,00 | €150,00 |
| 3.15.2 | Purchase of third-party FX, non-EU residents | | | |
| 3.15.3 | Purchase – payment of Travelers cheques (per transaction) | 6 ‰ | €6,00 | |
| 3.16 | Sale of foreign banknotes & Travellers cheques | | | |
| 3.16.1 | tourist FX (per passport) | 4 ‰ | €8,00 | |
| 3.16.2 | student FX | Fixed Charge | €5,00 | |
| 3.16.3 | 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 |

3I. ORDERS TO PAY THIRD PARTIES

| P/N | TYPE OF ACTIVITY | COMMISSION PERCENTAGE | MINIMUM AMOUNT (€) | MAXIMUM AMOUNT (€) |
|--------|--|-----------------------|--------------------|--------------------|
| 3.17 | Standing Orders (immediate charge) | | | |
| 3.17.1 | PUBLIC POWER CORPORATION, HELLENIC TELECOMMUNICATIONS ORGANIZATION, EYDAP, COSMOTE, FORTHNET, TELLAS, GROUPAMA PHOENIX, MULTICHOICE, COMMERCIAL VALUE, DINERS, GREENPEACE, 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 | | |
| 3.17.2 | 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, DEYA RODOS, ACTION AID, DEYA AFANTOY, DEYA KALYMNOS, DEYA SERRES, MEDECINS SANS FRONTIERS, ARGOS NET | Fixed Charge | €0,50 | |
| 3.17.3 | VODAFONE | Fixed Charge | €0,29 | |
| 3.17.4 | WIND | Fixed Charge | €0,44 | |
| 3.17.5 | TELEPASSPORT | Fixed Charge | €0,60 | |
| 3.17.6 | ATTIKO AERIO [Natural Gas] | Fixed Charge | €0,40 | |
| 3.18 | One-off payment (payment order) | | | |
| 3.18.1 | Payments to the IKA and TEVE funds, and VAT payments | Free of Charge | | |

4. E- SERVICING

| 4A. TRANSACTIONS VIA ATMs | | | | |
|--|---|--|--|--------------------|
| P/N | TYPE OF ACTIVITY | COMMISSION PERCENTAGE | MINIMUM AMOUNT (€) | MAXIMUM AMOUNT (€) |
| 4.1 | Cash withdrawals through charges to the savings account with the use of debit or credit cards | | | |
| 4.1.1 | Emporiki Network | Free of Charge | | |
| 4.1.2 | Other banks' network in Greece and the EU Up to € 110 From € 110,01 - € 140 From € 140,01 - € 190 From € 190,01 - € 290 Above € 290 | € 0,03 + 1% | € 0,91 € 1,21 € 1,42 € 1,77 € 2,43 | |
| 4.1.3 | Other Banks' network in non European Union countries | 1% | €4 | |
| Note: For credit cards, the service applies exclusively in Greece | | | | |
| 4.2. | Cash withdrawals via credit cards (cash advance) by debiting credit card account | | | |
| 4.2.1. | Visa Classic, Visa Electron, Visa Gold, VW – AUDI Visa, ANT1 Visa & Visa Younique <ul style="list-style-type: none"> ➢ Through ATMs or Emporiki Bank's cashier desks ➢ Through ATMs other Banks' ➢ or other Banks' cashier desks | Free of Charge 1€ €2,75+0,33% | | |
| 4.2.2 | MasterCard <ul style="list-style-type: none"> ➢ Through ATMs or Emporiki Bank's cashier desks ➢ Through ATMs or other Banks' cashier desks | Free of Charge €1,30+0,20% | | |
| 4.3. | Cash withdrawal by debiting Emporiki Bank Credit open loan account | Free of Charge | | |
| 4.4. | Balance query via ATMs of other banks | | €0,18 | |
| 4.5. | Payment of bills via ATM <ul style="list-style-type: none"> ➢ OTE via ATM ➢ FORTHNET via ATM ➢ Public Power Corporation (DEI) via ATM | Free of Charge Free of Charge Fixed Charge | €0,40 | |
| 4.6. | 1. Purchases in Greece and abroad by charging debit or credit cards Emporiki Bank Visa and Debit Maestro 2. Credit Overdrawing | Free of Charge | | |
| 4.7 | Currency conversion Transactions (purchases & cash) abroad with Visa <ul style="list-style-type: none"> • EU and non-EU countries • Transactions abroad with Mastercard • EU and non-EU countries | 2% 1% | | |

| 4B. TRANSACTIONS VIA DIRECT BANKING SERVICES | | | | |
|--|---|-----------------------|--|--------------------|
| 4.B1. TRANSACTIONS VIA EMPORIKI E-BANKING | | | | |
| P/N | TYPE OF ACTIVITY | COMMISSION PERCENTAGE | MINIMUM AMOUNT (€) | MAXIMUM AMOUNT (€) |
| 4.8 | Registration to the Emporiki e.Banking service | Free of Charge | | |
| 4.9 | Transfer to own or third-party account within the Bank | Free of Charge | | |
| 4.10 | Funds Transfer within Greece (SHA-SLEV) | Fixed Charge | 0,50 €/ transaction | |
| | Funds Transfer within Greece (OUR) | Fixed Charge | 0,50 € / transaction plus the expenses of the paying bank according to Interbanking Agreement) | |
| | Funds Transfer within Greece (BEN) | Free of Charge | | |
| 4.11 | Funds Transfer abroad - Within the SEPA zone | Fixed Charge | 0,50 € / transaction | |
| 4.12 | 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 (OAE), T.E.A.G.E., VAT | Free of Charge | | |
| 4.13 | Payment of T.S.A.Y. | Fixed Charge | 0,50 € / payment | |

| 4.B1. TRANSACTIONS VIA EMPORIKI E-BANKING | | | | |
|---|---|---|--------------------|--------------------|
| P/N | TYPE OF ACTIVITY | COMMISSION PERCENTAGE | MINIMUM AMOUNT (€) | MAXIMUM AMOUNT (€) |
| 4.14 | Payment of: Cadastre S.A. (payment), Cadastre S.A. (prepayment), Cyta Hellas S.A., Diners, Demco Insurance, 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, Plaisio, Tellas, Wind | Free of Charge | | |
| 4.15 | Payment of Public Power Corporation (D.E.H.) | Fixed Charge | 0,10€ / payment | |
| 4.16 | Payment of Athens Water Supply and Sewerage Company (E.Y.D.A.P. S.A.) | Fixed Charge | 0,20€ / payment | |
| 4.17 | Payment of Attica Natural Gas Company | Fixed Charge | 0,30€ / payment | |
| 4.18 | Payment of: ACS Courier, Action Aid, Afantou Water Supply and Sewerage Company (D.E.Y.A.A. S.A.), 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.), Interasco S.A., Kalymnos Water Supply and Sewerage Company (D.E.Y.A.K. S.A.), Michelin S.A, Natural Gas Distribution Company of Thessalia, Natural Gas Distribution Company Of Thessaloniki, Rhodes Water Supply and Sewerage Company (D.E.Y.A.R. S.A.), SFS Hellas Finance Consumer | Fixed Charge | 0,50€ / payment | |
| 4.19 | Direct Debits: Alphyra Hellas, Athens Water Supply and Sewerage Company (E.Y.D.A.P. S.A.), Atlantic Union S.A., Autohellas A.T.E.E. – HERTZ, B FS, Cosmote, Cyta Hellas S.A., 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, Public Power Corporation (D.E.H.), Serfin, Social Security Organization for the Self-Employed (OAEF), T.E.A.G.E., Tellas S.A. | Free of Charge | | |
| 4.20 | Direct Debit of Vodafone | Fixed Charge | 0,29€ / payment | |
| 4.21 | Direct Debit of Attica Natural Gas Company | Fixed Charge | 0,40€ / payment | |
| 4.22 | Direct Debit of WIND | Fixed Charge | 0,44€ / payment | |
| 4.23 | Direct Debits: Action Aid, ACS Courier S.A., Afantou Water Supply and Sewerage Company (D.E.Y.A.A. S.A.), 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 (D.E.Y.A.K. S.A.), Leaseplan HELLAS S.A., Medicines Sans Frontieres, MICHELIN S.A., Rhodes Water Supply and Sewerage Company (D.E.Y.A.R. S.A.), Thessaloniki Water Supply and Sewerage Company (E.Y.A.T.H.), SFS Hellas Finance Consumer S.A., Vivodi, Volkswagen Bank, WWF Hellas – Donation | Fixed Charge | 0,50€ / payment | |
| 4.24 | Direct Debit of LANNET | Fixed Charge | 0,60€ / payment | |
| 4.25 | Emporiki Bank Credit Card Payment <ul style="list-style-type: none"> • Own card • Third party card • Open Loans | Free of Charge | | |
| 4.26 | Alert Service (Available in Greek only) | Free of Charge (Until the end of 2009) | | |

| 4.B2. TRANSACTIONS THROUGH EMPORIKI MOBILE BANKING | | | | |
|--|--|-----------------------|--------------------|--------------------|
| P/N | TYPE OF ACTIVITY | COMMISSION PERCENTAGE | MINIMUM AMOUNT (€) | MAXIMUM AMOUNT (€) |
| 4.27 | (Requires) Registration to the Emporiki e-Banking service | Free of Charge | | |
| 4.28 | Completion of transactions Excluding those listed below | Free of Charge | | |
| 4.29 | Transfer to own or third-party account within the Bank. | Free of Charge | | |
| 4.30 | Payment of OTE bills | Free of Charge | | |
| 4.31 | Payment of DEI bills | Fixed Charge | €0,10 /payment | |

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.

5. SECURITIES AND MUTUAL FUNDS
5A. SECURITIES

| P/N | TYPE OF ACTIVITY | COMMISSION PERCENTAGE | MINIMUM AMOUNT (€) | MAXIMUM AMOUNT (€) |
|-------|---|---|------------------------------|--------------------|
| 5.1 | Order to buy-sell shares. Valid as of 05/05/2008 ➤ Up to €3.000 ➤ From € 3.000,01 up to € 10.000 ➤ From €10.000,01 and above | 1,00% 0,75% 0,50% | €10 /table | |
| | ➤ For intra-day transactions (buying and selling shares of the same company at the same quantity on the same day). ➤ For transactions via stock trader /internet banking 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.. | 0,25% /table 0,30% /table | €5 /table €5 /table | |
| 5.2 | Annual service fee The fee is charged every 6 months (6€/ 6 months), when the corresponding account services have been provided. | Fixed Charge | €12 | |
| 5.3 | Employees and Pensioners of Emporiki Bank Valid as of 05/05/2008 | 0,40% irrespectively of the transaction volume | €5 /table | |
| 5.4 | Collection & re-listing of securities listed in the Stock Exchange and purchased with foreign exchange by permanent residents abroad. | 1 ^o / ₁₀₀ | €33 | VAT 19% |
| 5.5 | Collection of interest coupons – dividends – securities. Concerns only securities deposited for safekeeping with the order that the Bank should undertake their collection. | 5 ^o / ₁₀₀ | €24 | VAT 19% |
| 5.6 | Safekeeping of securities | | | |
| 5.6.1 | Safekeeping and handling securities and shares on annual basis. (Including pledged securities, bank bonds and interest-bearing notes). ➤ Securities' handling charges ➤ Safekeeping by third parties | 4 ^o / ₁₀₀ | €18 | VAT 19% |
| 5.6.2 | Safekeeping of securities and bonds for securing loans or Letters of Guarantee. | 1,5 ^o / ₁₀₀ | | VAT 19% |
| 5.6.3 | Safekeeping of securities not listed on ASA. (annually) | 4 ^o / ₁₀₀ | €18 | VAT 19% |
| 5.6.4 | Safekeeping of securities or shares purchased with the mediation of the Bank or deposited at the Bank for renewal upon expiry | Free of Charge | | |
| 5.7. | Partial attribution | Fixed Charge | €18 | VAT 19% |
| 5.8 | Temporary registration of shares – certificates for general meetings | | | |
| 5.8.1 | For participation in the general meetings of the Bank and Group companies | Free of Charge | | |
| 5.8.2 | For participation in the general meetings of other companies by depositing shares | Fixed Charge | €60 | |
| 5.8.3 | For participation in the general meetings of other companies by depositing certificates of the Central Depository Trust | Fixed Charge | €30 | VAT 19% |
| 5.8.4 | Attendance at general meetings (not of the bank or subsidiary companies), of which the shares have been de-materialized or not. ➔ Via representative ➔ Via bank employee | Fixed Charge Fixed Charge | €60 €120 | |

5B. EMPORIKI ASSET MANAGEMENT MUTUAL FUNDS

| P/N | TYPE OF ACTIVITY | PLACING COMMISSION | | | REDEMPTION COMMISSION |
|--------|---|--------------------|--------------------------|--------------|--|
| | | up to €30,000 | €30.000,01 up to €74,000 | Over €74,000 | |
| 5.9 | MUTUAL FUND | | | | Irrespective of amount |
| 5.9.1 | HERMES DYNAMIC DOMESTIC EQUITY | 1,50% | 1,25% | 0,75% | 1,00% |
| 5.9.3 | HERMES INCOME DOMESTIC BOND | 0,00% | 0,00% | 0,00% | < 1 year 0,5% < 2 years 0,25% > 2 years 0% |
| 5.9.4 | HERMES BALANCED DOMESTIC | 1,50% | 1,25% | 0,75% | 1,00% |
| 5.9.5 | HERMES FUND OF FUNDS BALANCED | 0,00% | 0,00% | 0,00% | < 1 year 1% < 2 years 0,50% > 2 years 0% |
| 5.9.6 | HERMES PROTOPOROS DOMESTIC EQUITY | 1,50% | 1,25% | 0,75% | 1,00% |
| 5.9.7 | HERMES SHORT TERM PLACEMENT | 0,00% | 0,00% | 0,00% | 0,00% |
| 5.9.8 | CAAM ARBITRAGE VAR2 | | 0,00% | | 0,00% |
| 5.9.9 | CAAM DYNARBITRAGE VAR4 | | 0,00% | | 0,00% |
| 5.9.10 | CAAM FUNDS EURO RESERVE (EUR) CLASSIC-CAP | | 0,00% | | 0,00% |
| 5.9.11 | CAAM FUNDS US DOLLAR RESERVE – C | | 0,00% | | 0,00% |

6. LOANS TO FIRMS

| 6. LOANS TO FIRMS | | | | |
|-------------------|---|---|---|--------------------|
| P/N | TYPE OF ACTIVITY | COMMISSION PERCENTAGE | MINIMUM AMOUNT (€) | MAXIMUM AMOUNT (€) |
| 6.1 | ASSESSMENT CHARGES | | | |
| 6.1.1 | <p>Short-term Credit: Customer limit assessment (and reassessment) charge (payable upon first disbursement). Για εγκεκριμένη συνολική πιστοδότηση:</p> <p>A. Up to 10.000 B. From € 10.000,01 up to € 100.000 C. From € 100.000,01 up to € 200.000 D. From € 200.000,01 up to € 400.000 E. From € 400.000,01 up to € 1.000.000 F. From € 1.000.000,01 and above</p> | Fixed Charge | €150 €300 € 400 € 500 €1.000 €2.000 | |
| 6.1.2 | <p>Limit assessment charge for the Open Business Loan «Easy Business». For approved credit:</p> <p>A. From € 3.000 up to € 10.000 B. From € 10.001 up to € 30.000 Γ. From € 30.001 up to € 100.000</p> | | €150 €200 €250 | |
| 6.1.3. | <p>Mid-/Long-term Credit Customer limit assessment charge on applications for credit for business premises - equipment "Easy Business" and working capital loans of a more permanent nature "Easy liquidity" Long-term loans (payable upon first disbursement). For total approved credit :</p> <p>A. From € 5.000 to € 50.000 B. From € 50.001 to € 100.000 C. From € 100.001 to € 200.000 D. From € 200.001 to € 300.000 E. From € 300.001 to € 500.000 F. From € 500.001 to € 1.000.000 G. From € 1.000.001 to € 2.000.000 H. From € 2.000.001 to €3.000.000 I. From € 3.000.001 and above</p> | Fixed charge | €500 €1.000 €1.500 €2.000 €2.500 €3.000 €3.500 €4.000 €5.000 | |
| 6.1.4 | <p>Smart B2B (product code 1037)</p> <p>A. For customers – retailers</p> <ul style="list-style-type: none"> ▪ Annual subscription for Smart B2B transaction card ▪ One-off "Smart B2B open" limit assessment and monitoring for approved credit: <ul style="list-style-type: none"> a) From € 3,000 to € 50,000 b) From € 50,001 to € 100,000 c) From € 100,001 to € 300,000 d) From € 300,001 and above <p>Notes 1. The charging of the card's annual subscription shall commence after the 2nd year of the association.</p> <p>B. For suppliers Annual assessment fee for applications for "Cash business" for approved credit of: a) From € 1,000 to € 100,000 b) From € 100,001 to € 300,000 c) From € 300,001 to € 500,000 d) From € 500,001 and above</p> | <p>Fixed charge</p> <p>Fixed charge</p> <p>Fixed charge</p> | <p>€100</p> <p>€150 €250 €350 €500</p> <p>€150 €250 €350 €500</p> | |
| 6.1.5 | Cost analysis for loans regarding photovoltaic systems of up to 150 KW | Fixed charge | €200 | |
| 6.1.6 | <p>Technical Control installation</p> <ul style="list-style-type: none"> ▪ 1st control – Installation Assessment 2nd control – Installation Verification | <p>Fixed charge</p> <p>Fixed charge</p> | <p>€800</p> <p>€800</p> | |
| 6.1.7 | <p>Factoring Commissions</p> <ul style="list-style-type: none"> • Handling charge • Credit insurance charges | To be defined according to case by the Division in charge of Factoring activities | | |
| 6.1.8 | <p>Syndicated – Bonded Loans</p> <ul style="list-style-type: none"> • 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. | | |

6. LOANS TO FIRMS

| P/N | TYPE OF ACTIVITY | COMMISSION PERCENTAGE | MINIMUM AMOUNT (€) | MAXIMUM AMOUNT (€) |
|------------|--|-------------------------------------|--|--------------------|
| 6.2 | LEGAL-TECHNICAL CHARGES | | | |
| 6.2.1 | Real estate estimate budget approval – certification approval When the property's value is: Up to €100,000 | - | €200 | |
| | € 100,001 - €200,000 | 1,2 ⁰ / ₁₀₀ | €200 | €320 |
| | €200,001 - €400,000 | 1,0 ⁰ / ₁₀₀ | €320 | €520 |
| | €400,001 - €800,000 | 0,8 ⁰ / ₁₀₀ | €520 | €840 |
| | € 800,001 - €1,500,001 | 0,6 ⁰ / ₁₀₀ | €840 | €1260 |
| | €1,500,001 - €3,000,000 | 0,35 ⁰ / ₁₀₀ | €1260 | €1785 |
| | € 3,000,001 - €6,000,001 | 0,21 ⁰ / ₁₀₀ | €1785 | €2415 |
| | € 6,000,001 - €12,000,001 | 0,175 ⁰ / ₁₀₀ | €2415 | €3465 |
| | €12,000,001 - €20,000,000 | 0,14 ⁰ / ₁₀₀ | €3465 | €4585 |
| | From € 20,000,001 and above | 0,05 ⁰ / ₁₀₀ | €4585 | |
| 6.2.2 | Certification for investments coming under developmental laws (in addition to engineer's fee) | 0,50 ⁰ / ₁₀₀ | | |
| 6.2.3 | Charges against certification of work progress (Calculated according to the above scales, for the difference of the two assessments). | | €200 | €1000 |
| 6.2.4 | 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 | |
| 6.2.5 | Charges against mortgage-registry investigation, per lot | Fixed charge | €35 | |
| 6.2.6 | Charges against lifting mortgages/liens | Fixed charge | €150/ transaction | |
| 6.2.7 | Cadastre Fees | Fixed charge | €30 plus cadastre stamp for every right to be subscribed | |
| 6.3 | OTHER COMMISSIONS ON FIRMS | | | |
| 6.3.1 | Annual charge re: provision of card for "Easy Business" open business loan (Subscription) | | €50 | |
| 6.3.2 | Special charges for loans in € and FX to secure claims and monitor collateral (charged upon each compounding of interest). | | €40 / loan account | |
| 6.3.3 | A. Special charges for Short-Term loans and loans in FX payable upon disbursement. B. Charges against each renewal/extension of short-term financing realized after termination of (approved) duration. | 1 ⁰ / ₁₀₀ | €100 | |
| 6.3.4 | Loan agreement transfer to another Bank. | | €1000 | |
| 6.3.5 | Regulating credit in default | 2 ⁰ / ₁₀₀ | €300 | €1800 |
| 6.3.6 | Inactivity commission on the non-disbursed part of a mid- or long-term loan. | 0,5% -1% | | |
| 6.3.7 | 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 | |
| 6.3.8 | Pledged securities charges (in p. of the present price list) | | | |
| 6.3.9 | Conversion of loans in Euro into another currency and vice-versa or conversion between other currencies | 2 ⁰ / ₁₀₀ | €250 | €450 |
| 6.3.10 | 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 These charges shall be collected in addition of the charges collected when legal or technical audit is required | Fixed Charge Fixed Charge | €100 €200 | |
| 6.3.11 | Commission on forward transactions for loans in FX | 1 ⁰ / ₁₀₀ | €210 | |
| 6.3.12 | Provision of a letter expressing interest for participating in investment financing (Subsidy). | 1,5 ⁰ / ₁₀₀ | €150 | €500 |

7. LOANS TO INDIVIDUALS

| 7.A. Housing Loans in Euro and Foreign Exchange | | | | |
|---|---|--|---------------------------------|--------------------|
| P/N | TYPE OF ACTIVITY | COMMISSION PERCENTAGE | MINIMUM AMOUNT (€) | MAXIMUM AMOUNT (€) |
| 7.1 | One-off charge against legal and technical audit fees; includes the charge against the issue of court decision for registering a mortgage (per decision). The following charges shall be collected, depending on the amount of the loan: - Loans to € 75,000 - Loans € 75,000.01 - € 150,000 - Loans € 150,000.01 - € 300,000 - Loans over € 300,000.01 | Fixed Charge | €950 €1400 €1700 €2000 | |
| 7.2 | 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 | €400 | |
| 7.3 | 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 | €300 | |
| | * The aforementioned expenditures 7.1, 7.2 & 7.3 (according to case) also stand for Collateralized Real Estate Renovation Loans | | | |
| 7.4 | One-off charge for earthquake-related loans (Product code 1636) | Fixed Charge | €700 | |
| 7.5 | One-off charge for Housing loans to repatriating individuals (Product code 1635) As provided under the Ministerial Decision applying each time | Fixed Charge | €500 | |
| 7.6 | One-off charge for housing loans to members of the Roma community (Product code 1637) As provided under the Ministerial Decision applying each time. | Fixed Charge | €500 | |
| 7.7 | Housing Loans to employee accounts through EMPORIKI SALARY, SALARY PLUS payroll accounts | 20% and 30% discount respectively according to the type of account of the charges provided under A1, A2 and A3 7.3 | | |
| 7.8 | Subsidized Housing Loans by the Workers' Housing Organization (1601, 1602, 1603, 1604) 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 | |
| 7.9 | 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 | | |
| 7.10 | 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. 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 | |
| 7.11 | Lifting of liens on Loans to Individuals via an associated lawyer of the bank | Fixed Charge | €250 / transaction | |
| 7.12 | Modification of housing loan terms Housing Loan Transformations }(according to the new transformation process as provided for in circular 44778/ 4050/ 15.11. by the Organization and Network Organization Division). | Fixed Charge | €300 / modification | |
| | Other modifications (e.g. change of duration , in cases where the procedure of circular no. 44778/ 4050/ 15.11.2007 is not implemented) | Fixed Charge | €300 / modification | |
| 7.13 | Contract service fee | Fixed Charge | €30 / service | |

| 7.B. LOANS TO INDIVIDUALS Consumer Credit | | | | |
|---|---|--|------------------------|--------------------|
| P/N | TYPE OF ACTIVITY | COMMISSION PERCENTAGE | MINIMUM AMOUNT (€) | MAXIMUM AMOUNT (€) |
| 7.14 | CASH 4U Consumer Loans without collateral* (Product codes: 1415 for transfers & 1445 for new loans) One-off preliminary approval charge: ➤ For new financing ➤ For transfers | Fixed Charge | €180 €180 | |
| 7.15 | CASH 4U Consumer Loans with collateral * (Product codes 1416 & 1436) B.2a. One-off legal & technical audit fee One-off preliminary approval charge B.2b. One-off legal & technical audit fee (for transfers) B.2c. One-off charge against deposit and securities (excl. shares) assignation-pledge contract | Fixed Charge | €1200 € 500 €300 | |
| 7.16 | Open Personal Loan Annual Subscription "Emporiki Bank Credit " Date: 13/05/2008 | Fixed Charge | €120 | |
| 7.17 | 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 | |
| 7.18 | Special Consumer Loans | | | |
| 7.18.1 | Cash4U with collateral – blocking of moveable securities (Product code 1420) One-off charge against deposit and securities assignation-pledge contract | Fixed Charge | €180 | |
| 7.18.2 | Consumer loan – Natural Gas product code: (1418 for other entities, 1419 for individuals) (E.P.A. ATTICA, One-off preliminary approval charge) | Fixed Charge | €180 | |
| 7.18.3 | Cash 4U building renovation without collateral (Product code 1414) (One-off preliminary approval charge. This loan is granted only to holders of the bank's housing loans | Fixed Charge | €180 | |
| 7.19 | 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 7.14, 7.15 and 7.18 | | |

| 7.C. LOANS TO INDIVIDUALS Credit Cards | | | | |
|--|--|---|--------------------|--|
| P/N | TYPE OF ACTIVITY | COMMISSION PERCENTAGE | MINIMUM AMOUNT (€) | |
| 7.20 | Credit – Debit – Facilitation Cards | | | |
| 7.20.1 | Annual Subscriptions | | | |
| | Emporiki Bank Visa Classic | €30 | | |
| | Emporiki Bank MasterCard | €30 | | |
| | Emporiki Bank Gold Visa | €60 | | |
| | Emporiki Bank Visa Electron | €25 | | |
| | Emporiki Bank Visa Younique | Free of charge | | |
| | Antenna Visa | €30 | | |
| | Emporiki Visa Business | €30 | | |
| | Emporiki Bank Visa Debit | Free of charge | | |
| | Εμποροκάρτα Skoda Club | Free of charge | | |
| | Visa V.W. – Visa AUDI (Gratis for the first 3 years) | €30 | | |
| | Emporokarta Metrolife | €20 | | |
| | Same-number credit cards (additional member) | ½ of the respective subscriptions. For same-number GOLD VISA specifically: €13 | | |
| 7.21 | Charge against cash withdrawal via credit card & transaction charges. | <i>see also. Chapter. e-servicing</i> | | |
| 7.22 | Transfer of balance from credit card issued by another bank | Free of charge | | |
| 7.23 | Card replacement Greece, Europe, other countries | Free of charge | | |
| 7.24 | Payment of credit card installment at branch counters, by offsetting or in cash by standing order to debit the account or through EMPORIKI BANK's ATM via Internet Banking | Free of charge | | |

7.D. OTHER LOANS

| P/N | TYPE OF ACTIVITY | COMMISSION PERCENTAGE | MINIMUM AMOUNT (€) | MAXIMUM AMOUNT (€) |
|------|---|-----------------------|----------------------|--------------------|
| 7.25 | Loan against settlement of debts to the State and Social Security Funds (Tax & Insurance obligations) (Product code 1411, Loan for income tax payment, Product code: 1412, Loan for payment of other taxes and obligations) One-off preliminary approval charge Note: By their incorporation in a loan for residence purchase (for charges connected to the housing loan) | Fixed Charge | €160 | |
| 7.26 | Loans secured by securities (Product code: 1401) One-off preliminary approval charge Up to € 35,000 € 35,000 - € 70,000 Over € 70,000 | Fixed Charge | €100 €200 €300 | |
| 7.27 | Business equipment loan (product code: 1780, Floating rate loan, Product code: 1781, Fixed rate loan) one-off preliminary approval charge Up to € 100.000 Over € 100.000 | Fixed Charge | €300 €400 | |

7.E. OTHER ACTIVITIES - SERVICES

| P/N | TYPE OF ACTIVITY | COMMISSION PERCENTAGE | MINIMUM AMOUNT (€) | MAXIMUM AMOUNT (€) |
|-------|---|--|--|--------------------|
| E.1. | Charge for payment of instalments that are not settled by standing order (for all loans) | | €3 / installment | |
| E.2. | 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 | |
| E.3. | Contract Modification Cost (for all loans with the exemption of housing loans) | | €200 / modification | |
| E.4. | Regulation of loans in default (partial discharge of debts in default) E.4a. Regulation of loans in default (partial discharge of debts in default) E.4b. Consumer and Personal loans, Credit Cards. | Fixed Charge Fixed Charge | €100 €200 | |
| E.5. | Charge for sending letter re: default(EUR) | Fixed Charge | €20 | |
| E.6. | Charge for service of extrajudicial notice(EUR) | Fixed Charge | €60 | |
| E.7. | Loan agreement transfer to another Bank | Fixed Charge | €300 | |
| E.8. | 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 | |
| E.9. | 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 | | |
| E.10. | Charge against application to legalise/recognise heirs (per loan) | Fixed Charge | €100 | |
| E.11. | Charge against providing loan dossier data (per loan dossier) | Fixed Charge | €50 | |
| E.12. | Charge against providing data from confirmed guaranteed loan debts (per loan) | Fixed Charge | €100 | |
| E.13. | Charge against issuing copies of accounts (loan movement depiction) (per loan) | Fixed Charge | €50 | |
| E.14. | Charge against issuing certificate (debt statement) – excluding certificates for tax use (per loan) | Fixed Charge | €10 | |
| E.15. | Charge against issuing detailed list of interest rate course (per loan) | Fixed Charge | €50 | |
| E.16. | Charge for sending ownership titles and other documents re: discharged loans | | Postal expenses | |
| E.17 | Cadastre Fees | Fixed Charge | €30 plus cadastre stamp for every right to be subscribed | |

8. LETTERS OF GUARANTEE

| 8.LETTERS OF GUARANTEE | | | | |
|------------------------|---|-----------------------|--------------------|--------------------|
| P/N | TYPE OF ACTIVITY | COMMISSION PERCENTAGE | MINIMUM AMOUNT (€) | MAXIMUM AMOUNT (€) |
| 8.1 | Letters of Guarantee in Euro: | | | |
| | Class A': A1. For participation in tenders A2. For provisional adjustments against Agencies, Customs, and the Bank of Greece | 0,40% 0,20% | €20 €20 | |
| | Class B': Good contract performance, etc. | 0,75% | €25 | |
| | Class C': C1. Receipt of advance payments, payments against commodities, etc. C2. Customs duty, tithe replacement | 1% 0,75% | €35 €25 | |
| 8.2 | Letters of guarantee in FX: | | | |
| | Class A': For participation in tenders, etc. | 0,40% | €35 | |
| | Class B': Good contract performance, etc. | 0,75% | €45 | |
| 8.3 | Class C': Receipt advance payments, payments against commodities, etc | 1,00% | €60 | |
| | Letters of Guarantee to the order of DEI, towards Municipalities and Communities (Circular 34591/20.1.81) | | | |
| | Against issue (A' quarter) | 0,40% | €30 | |
| 8.4 | Against renewal (subsequent quarters) | 0,40% | €20 | |
| | Letter of Guarantee modification: | | | |
| 8.5 | A. Euro | Fixed Charge | €20 | |
| | B. Fixed Charge | Fixed Charge | €30 | |
| 8.6 | Forfeiture of Euro or FX L/G | Fixed Charge | €30 | |
| 8.6 | Letter for creditworthiness of Technical Companies | Fixed Charge | €50 | |

9. DOMESTIC SECURITIES

| 9. DOMESTIC SECURITIES | | | | |
|------------------------|--|--------------------------------|--------------------|--------------------|
| P/N | TYPE OF ACTIVITY | COMMISSION PERCENTAGE | MINIMUM AMOUNT (€) | MAXIMUM AMOUNT (€) |
| 9.1 | Ordinary securities for collection: Irrespective of expiry (cheques, bills of exchange, notes to order) | 6 ⁰ / ₀₀ | €8 / item | |
| 9.1.1 | Extension of bills of exchange / notes (borne by the bearer) | Fixed Charge | €6 / item | |
| 9.1.2 | Notice (protest) of bills of exchange or notes (in addition to protest charges). | Fixed Charge | €9 | |
| 9.1.3 | Return of unpaid bill of exchange | Fixed Charge | €7 | |
| 9.2 | Pledged securities: Irrespective of expiry (cheques, bills of exchange, notes to order) | 6 ⁰ / ₀₀ | €8 / item | |
| 9.2.1 | Charges against audit of issuers of pledged securities per issuer or recipient (does not concern the collection of telephone and other expenses) | Fixed Charge | 1,5€ / issuer | |
| 9.2.2 | Return of unpaid, due to lack of balance, pledged post-dated cheque (borne by the bearer) | Fixed Charge | €20 | |
| 9.2.3 | Return of unpaid pledged bills of exchange <ul style="list-style-type: none"> ▪ Payable to our Bank ▪ Payable to other Banks | Fixed Charge | €10 €0 | |
| 9.2.4 | Printout of list of uncollected securities by customer-assignor | Fixed Charge | €60 | |

10. IMPORTS – EXPORTS

| 10.A. IMPORTS | | | | |
|---------------|---|--|--------------------|------|
| P/N | TYPE OF ACTIVITY | COMMISSION RATE | MINIMUM AMOUNT (€) | NOTE |
| 10.1 | Discharge of all types of forward obligations | | | |
| | <ul style="list-style-type: none"> • Irrespective of expiry • Extension | 3 ^o / _{oo} Fixed charge | €25 €16 | |
| 10.2 | 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 | |
| 10.3 | 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 | | €20 | |
| | ▪ cancellation commission | | €30 | |
| | <i>The confirmation commission collected when the Respondent is given an order to confirm the credit is separate from the opening commission.</i> | Fixed Charge Fixed Charge | | |
| 10.4 | 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)) | | €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 | |
| 10.1.5 | Forward exchange transactions for imports | 1 ^o / _{oo} | €60 | |

| 10.B.EXPORTS | | | | |
|--------------|---|--|--------------------|------|
| P/N | TYPE OF ACTIVITY | COMMISSION RATE | MINIMUM AMOUNT (€) | NOTE |
| 10.2.1 | 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 | |
| 10.2.2 | 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 | |
| 10.2.3 | 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 | |
| 10.2.4 | Forward exchange transactions for exports to the EU Forward exchange transactions for exports outside the EU | 1 ^o / _{oo} | €60 | |
| 10.2.5 | Transshipment Commission | 5 ^o / _{oo} | €15 | |

11. OTHER SERVICES / PRODUCTS
11A. SAFE BOXES

| P/N | TYPE OF ACTIVITY | COMMISSION RATE | MINIMUM AMOUNT (€) | NOTE |
|-----------|---|-----------------|---------------------------------|---------|
| 11.1 | Treasury Safe-Boxes | | | |
| | Annual rent for conventional safe-boxes, depending on their volume in cm 3 | | | VAT 19% |
| | ➤ Volume 4,000 – 15,000 cm3 | Fixed Charge | €40 | |
| | ➤ Volume 15,000.01 – 30,000 cm3 | Fixed Charge | €75 | |
| | ➤ Volume 30,000.01 – 50,000 cm3 | Fixed Charge | €110 | |
| | ➤ Volume 50,000.01 cm3. and above The rent shall be collected via standing order | | Agreement with customer €150 | |
| | Annual rent for electronic safe-boxes (depending on size) | | Agreement with customer €100 | VAT 19% |
| Guarantee | | €40 | | |
| 11.2. | Night deposit safe-box. | Free of charge | | |

11B. BANKASSURANCE PRODUCTS

| P/N | TYPE OF ACTIVITY | COMMISSION PERCENTAGE | MINIMUM AMOUNT (€) | MAXIMUM AMOUNT (€) |
|------|------------------|-----------------------|--------------------|--------------------|
| 11.3 | Contract fees | | €30 | |

11C. MISCELANEOUS ACTIVITIES

| P/N | TYPE OF ACTIVITY | COMMISSION PERCENTAGE | MINIMUM AMOUNT (€) | MAXIMUM AMOUNT (€) |
|---------|--|-----------------------|--------------------|--------------------|
| 11.4 | 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 |
| 11.5 | For data queries due to mistakes made by our branches 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. | Fixed Charge | | |
| 11.6 | Deletion of unfavorable data from "TEIRESIAS" (following approval by the Regional Div.) | Fixed Charge | €40 / item | |
| 11.7 | Location of cheques issued by our customer at purchasing banks | Fixed Charge | €30 / item | |
| 11.8 | Asset investigation on behalf of heirs, receivers, liquidators Throughout the network In part of the network only (e.g. a Region) Location of cheques issued by our customer at purchasing banks | Fixed Charge | €150 €30 | €150 |
| 11.9 | Provision of certificate to chartered accountants | Fixed Charge | €20 | |
| 11.10 | Certification of signature, when the document does not concern an activity undertaken by our Bank | Fixed Charge | €3 | |
| 11.11 | Issue of Bank Clearance Certificate | Fixed Charge | €30 / certificate | |
| 11.12 | Charges against issue of individuals' reference letters to Chambers, Ministries, etc. | Fixed Charge | €20 | |
| 11.13 | Investigation of customer assets in the context of investigations by Magistrates, Prosecutors, Financial Inspectors, Special Audit Services. | Free of Charge | | |
| 11.14 | Securing of Public interests against our customers | Free of Charge | | |
| 11.15 | Certificates addressed to overseas Universities | Free of Charge | | |
| 11.16 | 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 | | | |
| 11.16.1 | through e.banking (mass credit) | Free of Charge | | |
| 11.16.2 | through a modem | Fixed Charge | €0,30 / employee | |
| 11.16.3 | through a disk | Fixed Charge | €0,30 / employee | |
| 11.16.4 | at Branches, handwritten lists | Fixed Charge | €1 / employee | |

11C. MISCELANEOUS ACTIVITIES

| | | | | |
|-------|---|----------------|--|--|
| 11.17 | Certificate provision <ul style="list-style-type: none"> ▪ for deposit interest for the current and the preceding year ▪ for investments realized through the dematerialized securities system | Free of Charge | | |
|-------|---|----------------|--|--|

11.D. REAL ESTATE MANAGEMENT

| P/N | TYPE OF ACTIVITY | COMMISSION RATE | MINIMUM AMOUNT (€) | NOTE |
|-------|--|-----------------|--------------------|---------|
| 11.18 | 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 19% |

11.E. EXPENSE CHARGES

| P/N | TYPE OF ACTIVITY | COMMISSION RATE | MINIMUM AMOUNT (€) | NOTE |
|---------|--|--|--------------------------------------|------|
| 11.19 | Telephone rates (per minute) <ul style="list-style-type: none"> > Domestic > Europe > America and other countries | Fixed Charges | €2 €5 €10 | |
| 11.20 | 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 | |
| 11.21 | 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 | |
| 11.22 | Money counting / sorting | | | |
| 11.22.1 | Banknotes: Per packet of 1,000 banknotes | Fixed Charge | €5 | |
| 11.22.2 | 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.