



EMPORIKI BANK PRICE-LIST FOR MAIN BANKING ACTIVITIES

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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 issuing of a new one in continuation of a previous one that has been filled	Fixed Charge	€5.00	
1.2	Expenses for the provision of cheque book			
1.2.1	For firms holding sight and/or preferential accounts:			
	- issue of up to ten (10) cheque-books annually	Fixed Charge	€1.50 / cheque form	
	- issue of over ten (10) cheque-books annually	Fixed Charge	€1.20 / cheque form	
	Cost of issue of one (1) check book semi-annually for businesses with an average semi-annual 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' Privileged Account and Salary Account	Free of Charge		
1.3	Early withdrawal commission for plain term deposits (5180, 5164, 5167): - Partial withdrawal - Full withdrawal	Fixed Charge Fixed Charge	€20 €50	
1.4	Issue of deposit account statement			
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	Printout up to 3 pages at the cashier's desk for Individuals deposit accounts (Savings, Double, Met' Apodoxon) and Businesses (Sight accounts, preferential) up to 6 months Printouts of up to 3 pages may be retrieved at the cashier's desk for Individuals' deposit accounts (Savings, Double, Met' Apodoxon) and Businesses deposit Accounts (Sight, preferential) up to 6 months. For each copy exceeding 3 pages	Fixed Charge	€1 €0.20 / page	
1.4.3	Printout at cashier's desk for Individuals' deposit accounts (Current, Privileged) up to 6 months	Free of Charge		
1.4.4	Printout (of up to 30 pages) via IT appl. for all deposit accounts (Firms, Individuals) for a period exceeding 6 months. For every page exceeding 30 pages	Fixed Charge	20 € €0.50 / page	
1.5	VISA Debit Card			
1.5.1	First card issue per customer	Free of Charge		
1.5.2	Additional card issue per customer	Fixed Charge	€9.90 annually	
1.5.3	Re-issue of card due to loss	Fixed Charge	€19.90	

1B. ACCOUNTS IN FOREIGN EXCHANGE

SAVINGS, CURRENT AND SIGHT ACCOUNTS

P/N	TYPE OF ACTIVITY	COMMISSION RATE	MINIMUM AMOUNT (€)	MAXIMUM AMOUNT (€)
1.6	FX cash deposit in a foreign exchange account (if conversion is required, it must have preceded the deposit, and the related commission must have been charged)	Free of charge	valeur: + 4	
1.7	Cash withdrawals in FX in the same currency as the account and up to the equivalent of €1.000	Fixed Charge	€15.00	
1.8	Cash withdrawals in FX in the same currency as the account and above the equivalent of €1.000	4 ‰	€40.00	
1.9	Conversion of FX to other FX The conversion parities are given by the Dealing Room	Free of charge		
1.10	Conversion of Euro into FX and deposit in FX account	Free of charge	valeur: + 2	
1.11	Deposit-book update / Printout of account statement	Free of charge		
1.12	Provision of cheque-book Under F.X.	Fixed charge	€15.00 /cheque book	
1.13	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	

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 by order of third parties	1,5 ‰	€10	€200
2.1.4	by 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 favour 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	by 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	by order of financial institutions for transfer of debts (crossed cheques)	Free of charge		
2.1.8	by charging an account or through cash payment on behalf of our customers when drawn to our correspondents abroad (in English) - to own benefit - to third party benefit Additional charges of €15 are collected for Swift for the confirmation of cheque issue (<i>MT110</i>).	Free of charge 2.5 ‰	€15	€200
2.2	Issue of bank cheques in FX by debiting our customers' accounts in the same currency - to own benefit - to third party benefit Additional charges of €15 are collected for Swift for the confirmation of cheque issue (<i>MT110</i>).	2.5 ‰ 2.5 ‰	€15 €15	€300 €300

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			
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	
2.3.4	Bank or private cheques in € by other domestic Banks via clearing house	4 ‰	€15	
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 € <i>When purchasing cheques for cash, interest shall be collected at an interest rate equal to the valid BEX for as many days as is the valeur provided</i>	4 ‰ 4 ‰ 4 ‰ + INTEREST	€15 €15 €15	€100 €100 €100
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)	Free of Charge	€2.00	
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 Letters 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	Prior collection of Postal Expenses 2 ‰	€15.00 Valeur: +5 d As of the day of credit	€100
2.3.10	Whenever conversion of FX into € and vice-versa is required, in addition we collect:	1 ‰	€7	€30

2C. DEPOSIT OF CHEQUES TO DEPOSIT /LOAN ACCOUNT

P/N	TYPE OF ACTIVITY	COMMISSION PERCENTAGE	MINIMUM AMOUNT (€)	MAXIMUM AMOUNT (€)
2.4	Deposit of cheques to customer account			
2.4.1	Banking or Private cheques drawn at branches of our Bank	Free of Charge	Valeur: non-interest bearing : 0 d. Interest bearing: 1d.	
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 tow	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: + 8d	
2.4.5	Bank & Private cheques and T/Cs in EUR, DKK, GBP, SEK, CHF, NOK, drawn in the country of the currency	Free of Charge	Valeur: + 12d	
2.4.6	Bank & Private cheques and T/Cs in USD, CAD drawn in the U.S.A. and Canada	Free of Charge	Valeur: + 15d	
2.4.7	Bank & Private cheques and T/Cs in AUD drawn in Australia and New Zealand	Free of Charge	Valeur: + 15d	
2.4.8	Bank & Private cheques and T/Cs in JPY drawn in Japan	Free of Charge	Valeur: + 20d	
2.4.9	Bank & Private cheques and T/Cs in EUR drawn in countries outside the currency's seat	Free of Charge	Valeur: + 20d	

*Valeur days are always working days. The customer's account will be blocked for cases 2.4.5 to 2.4.9 for **at least 30 calendar days**.*

2D. OTHER CHEQUE COMMISSIONS

P/N	TYPE OF ACTIVITY	COMMISSION PERCENTAGE	MINIMUM AMOUNT (€)	MAXIMUM AMOUNT (€)
2.5	Private cheques issued by our customers			
2.5.1	Cancellation of cheque issued by our customer	Fixed Charge	€ 2.50 / item	
2.5.2	Cancellation of cheque issued by our customers (due to theft)	Fixed Charge	€ 2.50/ item	
2.5.3	Cancellation of cheque issued by our customer (due to loss)	Fixed Charge	€2.50 / item	
2.5.4	Order of non-payment for cheque issued by our customer	Fixed Charge	€ 30.00/ item	
2.5.5	Revocation of payment for a cheque issued by our customer	Fixed Charge	30.00 € / item	
2.5.6	Payment prohibition/cancellation of a cheque due to a Temporary Court Order	Fixed Charge	30.00 € / item	
2.5.7	Cheque Stop Payment	1 ‰	€3.00	€20.00
2.5.8	Cancellation of bank cheque in EUR and FX issued by Emporiki Bank	1 ‰	€3.00	€20.00
2.5.9	Reprocessing of bad cheques issued by a Firm-customer (per year)	Up to 3 cheques	€ 20.00 / item	
2.5.10	Reprocessing of bad cheques issued by a Firm-customer (per year)	Over 3 cheques annually	€30.00 / item	
2.5.11	Reprocessing of bad cheques issued by an individual customer	Fixed Charge	€20.00 /item	
2.5.12	Announcement of cancelled cheques issued by a customer <i>Expenses are collected with a charge to the customer</i>	Fixed Charge	€20.00 /item	
2.6	For private cheques issued by other Bank customers in Greece			
2.6.1	Return a bad cheque issued by a third party to our customer without cancellation through sealing without cancellation <i>The cheque is charged with the day of the deposit as a valeur</i>	Fixed Charge	€12.00 /item	
2.6.2	Reprocessing of bad cheques by other Banks or by customer order	Fixed Charge	€12.00 /item	
2.6.3	Cancellation of bad cheques issued other bank customers which are returned through DISSE <i>The expenses are collected through a charge made to our customer's account</i>	Fixed Charge	€25.00 /item	
2.6.4	Return and charge of the non-serviced cheque in FX by closing the relevant exchange rate. <i>A conversion commission is collected and a delay interest in charged on the price in € from the deposit date to the return date with a B.E.X. adapted to the valid late payment interest rate, plus return charges (via TDES)</i>	Fixed Charge + INTERESTS	€25	

Note: During the processing of bad cheques issued by third parties, **only one** of commissions **2.6.1, 2.6.2, 2.6.3** will be received according to the operation implemented.

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 branch 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) (see chap. 10E. COLLECTABLE EXPENSES)	1.25 ‰	€10.00				
2.8	Issue of orders STP or NON-STP ⁽¹⁾ in Euro or FX ⁽²⁾ with SEPA specifications ⁽³⁾						
2.8.1	ORDERS up to €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 credit card balance and loan transfer	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 directly from the customer, in addition to the respective charge for the issue of the order(*)						
2.10.1	STP ORDERS up to €12,500	Fixed Charge	€1.10				
2.10.2	STP ORDERS from €12,500.01 - €50,000	Fixed Charge	€2.80				
2.10.3	STP ORDERS above €50,000	Fixed Charge	€14.00				
2.10.4	NON-STP ORDERS	Fixed Charge	€4.70 ⁽¹⁾				
(*)	With the exemption of the following Banks involved in bilateral agreements with our Bank. In this case, the standing interbank charges are mentioned in the following table:						
		ABN AMRO BANK	NATIONAL BANK OF GREECE	EFG EUROBANK	PROBANK	FBBank	BANK OF AMERICA
	STP ORDERS up to €12,500	€1.00	€1.00	€1.00	€1.00	€1.15	€1.00
	STP ORDERS from €12,500.01 to €50,000	€2.70	€2.50	€2.50	€2.50	€2.80	€2.80
	STP ORDERS from €50,000	€10.00	€12.00	€11.00	€10.00	€14.50	€14.00
	NON-STP ORDERS	€4.60	€4.90	€4.50	€4.80	€4.90	€4.80
2.11	Interbank expenses with "GOUR" (Guarantee Our) charges ⁽⁴⁾ For the aforementioned product, the selection of Deutsche bank as a receiving bank is obligatory.						
	ORDERS		EMU COUNTRIES	EU / EEA COUNTRIES	NON-EU COUNTRIES		
2.11.1	up to €12,500		€8.00	€12.00	€20.00		
2.11.2	from €12,500,01 - €50,000		€10.00	€16.00	€25.00		
2.11.3	over €50,000		€20.00	€20.00	€25.00		
	EMU COUNTRIES (Economic and Monetary Union), with the exemption of Cyprus: Greece, Austria, Belgium, France, French Guiana, Guadeloupe, Germany, Estonia, Ireland, Spain, Italy, Luxemburg, Malta, Martinique, the Netherlands, Portugal, Reunion (French island), Slovakia, Slovenia, Finland.						
	EU/EEA COUNTRIES (European Union / European Economic Area): Bulgaria, Gibraltar, Denmark, Island, Cyprus, Latvia, Lithuania, Lichtenstein, UK, Norway, Hungary, Poland, Romania, Sweden, Czech Republic. Cyprus is included herein.						

2E. ISSUE OF ORDERS

P/N	TYPE OF ACTIVITY	COMMISSION PERCENTAGE	MINIMUM AMOUNT (€)	MAXIMUM AMOUNT (€)
2.12	Issue of orders in Euro or STP/NON-STP FX through our Subsidiaries Abroad			
2.12.1	In the case credit to a beneficiary account held at the subsidiary company up to €12,500	Fixed Charge	€7.00	
2.12.2	For payment of a beneficiary in cash up to €2,000	Fixed Charge	€20.00	

Clarifications:

- (1) For NON-STP orders, a **"NON-STP remuneration" of €4.70** will be collected in advance by the customer (different charges are stand for banks marked with (*) in the aforementioned table), which are not sent together with the order amount.
- (2) If a conversion to a different currency exceeding the existing limit is required (today set at €30,000), a conversion rate is received by the Dealing Room.
- (3) For the implementation of a transaction in SEPA standards, the following requirements must be met:
- The destination country belongs to the SEPA*
 - The currency is the euro
 - The name and IBAN of the originator and the name and Bank BIC of the beneficiary are stated
 - Compulsory selection of "SHA" (Share) expenses to be incurred
- * The EU member-countries as well as: Switzerland, Island, Lichtenstein, Monaco and Norway are considered as SEPA
- (4) The product **GUARANTEE OUR** concerns credit transfers (**outgoing SWIFT MT103 money transfers**) sent abroad in EUROS with an OUR expense indication and Deutsche Bank as a receiving bank.
Urgent credit transfers (same day value) are exempt

GENERAL NOTE

- For a simple order, no swift charges will be made for amounts up to €12,500.00
- For a simple order exceeding € 12,500 swift expenses will be collected
- For an urgent order, relevant swift expenses will be collected

2F. ORDER PAYMENT

P/N	TYPE OF ACTIVITY	COMMISSION PERCENTAGE	MINIMUM AMOUNT (€)	MAXIMUM AMOUNT (€)
2.13	Payment of incoming STP or NON-STP orders in € when the ordering bank is seated in Greece and an "OUR" (*) charge designation	Free of Charge		
2.14	Payment of incoming orders in € or FX with a "BEN" or "SHA" charge designation and SLV SEPA orders charge designation			
2.14.1	STP ORDERS up to €12,500	Fixed Charge	€3.00	
2.14.2	STP ORDERS from €12,500.01 and above	Fixed Charge	€6.00	
2.14.3	NON-STP ORDERS from €0 – 12,500	2 ‰	€6.00	€25.00
2.14.4	NON-STP ORDERS from €12,500.01 and above	2 ‰	€25.00	€40.00
2.14.5	Whenever a conversion of FX into € is required, we additionally collect:	1 ‰	€7.00	€30.00

(*) In the case of orders with an "OUR" designation the charges are requested from the ordering bank. Inter-bank charges for incoming orders **within the country** and an "OUR" designation are settled at a centralized level and are mentioned in §2.10. Inter-bank charges for incoming orders for transfers **abroad** and an "OUR" designation are settled at a branch level (requested by the bank abroad).

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 (€)
2.15	Stop payment order, order modification, random query, order confirmation	Fixed Charge	€15.00	
2.15.1	Recall request <u>For SEPA automatic credit orders</u>	Fixed Charge	€15.00	
2.15.2	For each additional message of the same Order Recall Request case	Fixed Charge	€10.00	
2.16	Order cancellation charges (Incoming order cancellation, by order of the issuing Bank)	Fixed Charge	37,00 €	
2.17	Payment of incoming orders of the Welfare Fund (TPDY) to the beneficiary civil servants	1 ‰	1,50 € + postage 0,80 €	

The Bank, in the context of the clauses of Law 2789/2000 concerning the irrevocability of orders, makes all possible efforts to execute the orders of its customers for modifications or cancellations. The commission is collected irrespectively to the result, **as do all types of charges that other Banks may require.**

2H. FOREIGN BANKNOTES & TRAVELERS CHEQUES

P/N	TYPE OF ACTIVITY	COMMISSION PERCENTAGE	MINIMUM AMOUNT (€)	MAXIMUM AMOUNT (€)
2.18	Purchase of foreign banknotes & Travellers' cheques			
2.18.1	Purchase of third-party FX, EU residents	5 ‰	€3.00	€150.00
2.18.2	Purchase of third-party FX, non-EU residents	5 ‰	€3.00	€150.00
2.18.3	Purchase – payment of Travellers' cheques (per transaction)	6 ‰		
2.19	Sale of foreign banknotes & Travellers cheques			
2.19.1	Tourist FX (per passport)	4 ‰	€8.00	
2.19.2	Student FX	Fixed Charge	€5.00	
2.19.3	Sale (provision) of Travellers' cheques (commission on the nominal value of all cheques)	10 ‰	€5.00	
	FX Commission (when necessary)	1 ‰	€7.00	€30.00

2I. ORDERS TO PAY THIRD PARTIES

P/N	TYPE OF ACTIVITY	COMMISSION PERCENTAGE	MINIMUM AMOUNT (€)	MAXIMUM AMOUNT (€)
2.20	Standing Orders (immediate charge)			
2.20.1	Bills payable at the cashier (per organization and commission)			
	AMERICAN COLLEGE GREECE	Free of Charge		
	AEPI SA	Fixed Price	€1.25	
	DEMOCRITOS	Free of Charge		
	DEYEA of the AEGEAN	Fixed Price	€1.25	
	ETHNIKI ASFALISTIKI A.E.G.A. NATIONAL COMMITTEE OF COMMUNICATIONS AND POSTAL SERVICES SPECIAL FINE FOR THE MAINTENANCE OF REGULATED SPACES SOCIAL SECURITY ORGANIZATION FOR THE SELF- EMPLOYED CONTRIBUTION EXTRAORDINARY FINANCIAL CONTRIBUTION OF NATURAL ENTITIES (E.O.E.F.P.) I.K.A. STAMPS E.T.A.A. / HEALTH SECTOR OF THE LAWYERS OF PIRAEUS E.T.A.K.	Free of Charge		
	CADASTRE DUTY COLLECTION CADASTRE DUTY PRECOLLECTION CADASTRE SPECIAL OBJECTION DUTY	Free of Charge		
	MUNICIPALITY OF ATHENS (VEHICLE CIRCULATION DUTY)	Free of Charge		
	O.D.D.Y. O.E.K. O.T.E. LARGE CUSTOMERS	Free of Charge		
	O.T.E. HOME CONNECTIONS	Fixed Charge	€1.50	
	ΠΑ.ΣΟ.Κ. INCOME TAX ASSESSMENT L.3888/2010 P.I. KONTELIS S.A.	Free of Charge		
	T.A.XY. CIVIL SERVANTS WELFARE FUND (T.P.D.Y.) PIREAEUS LAWYERS WELFARE FUND METAL WORKERS WELFARE FUND T.E.A.Y.F.E. TECHNICAL CHAMBER OF GREECE (T.E.E.) VEHICLE CIRCULATION TAX	Free of Charge		
	LEGAL ENTITY INCOME TAX NATURAL ENTITY INCOME TAX TAX ON SALARIES AND WAGES (Φ.Μ.Υ.) VAT	Free of Charge		
	ATTICA NATURAL GAS (EPA ATTICA)	Fixed Charge	€1.25	
	CHRYSSOS ODIGOS	Fixed Charge	€1.50	
	AMERICAN LIFE INSURANCE COMPANY (ALICO)	Free of Charge		
	CARREFOUR CREDIT CITIBANK / LOAN PAYMENT CITIBANK / CARD PAYMENT	Free of Charge		
	CREDICOM CONSUMER FINANCE	Fixed Charge	€1.00	
	COSMOTE S.A.	Fixed Charge	€1.25	
	DINERS CLUB OF GREECE	Free of Charge		
	EOS SECURITIZATION GMBH	Free of Charge		
	G4S SECURE SOLUTIONS S.A GROUPAMA PHOENIX	Free of Charge		
	ING GENERAL INSURANCE ING LIFE ING GENERAL INSURANCE FACTORING	Free of Charge		
	INTERAMERICAN LIFE INTERAMERICAN LOSSES INTERAMERICAN ROAD ASSISTANCE INTERAMERICAN HEALTH	Fixed Charge	€1.50	
	MULTICHOICE / NOVA	Fixed Charge	€1.25	
	MY DIRECT INSURANCE	Free of Charge		
	TEC HELLAS EPE	Fixed Charge	€1.25	

2I. ORDERS TO PAY THIRD PARTIES

P/N	TYPE OF ACTIVITY	COMMISSION PERCENTAGE	MINIMUM AMOUNT (€)	MAXIMUM AMOUNT (€)
	VODAFONE	Fixed Charge	€1.50	
	WIND	Fixed Charge	€1.50	

2I. ORDERS TO PAY THIRD PARTIES

P/N	TYPE OF ACTIVITY	COMMISSION PERCENTAGE	MINIMUM AMOUNT (€)	MAXIMUM AMOUNT (€)
2.21	Standing orders			
2.21.1	Standing order for money transfer within Emporiki Bank, from a deposit of own or third party account in €, (concerning all deposit accounts of Private Individuals and Companies)	Free of Charge		
2.21.2	Standing order for the collection of OEK loan instalment (Workers' Housing Organisation)	Free of Charge		
2.21.3	Standing orders (on an alphabetic order per organism and commission)			
	ATLANTIC UNION	Free of Charge		
	ARGOS NET	Fixed Charge	€0.50	
	DOCTORS WITHOUT BORDERS (MSF)	Fixed Charge	€0.50	
	PPC AMNESTY INTERNATIONAL	Free of Charge		
	DEYA of AGIOS NIKOLAOS DEYA of AIGION DEYA of ALEXANDROUPOLIS DEYA of the NORTHERN SECTION OF THE MUNICIPALITY OF CHANIA DEYA of ERETRIA DEYA of THERA DEYA of KAVALA DEYA of KALYMNOS DEYA of KARDITSA DEYA of KASTORIA DEYA of KATERINI DEYA of CORFU DEYA of CORINTH DEYA of LAMIA DEYA of LARISSA DEYA of LEROS DEYA of LOUTRAKI DEYA of MESSOLOGI DEYA of LESVOS DEYA of XYLOKASTRO DEYA of RHODES(*) DEYA of SERRES DEYA of SPARTA DEYA of SYMI DEYA of TRIKALA DEYA of TRIPOLI INTERNATIONAL ASSOCIATION A.A.E. (*) The DEYA of AFANTOU and the DEYA of PETALOUDES-RHODES were merged with the UNIFIED MUNICIPAL WATER SUPPLY COMPANY OF RHODES (DEYA of RHODES). Their debtors should first address the DEYA of RHODES	Fixed Charge	€0.50	
	E.T.A.O. E.Y.D.A.P.	Free of Charge		
	ETHNIKI ASFALISTIKI SA MICHELIN TYRES THESSALIA EPA SA THESSALONIKI EPA SA EYATH (THESSALONIKI WATER SUPPLY AND SEWAGE COMPANY) EUROPEAN UNION AEEGA " MINETTA INSURANCES" EVROPAIKI PISTI	Fixed Charge	€0.50	
	IRON THERMOILECTRIKI – Private Customers IRON THERMOILECTRIKI – Business	Fixed Charge	€0.50	
	O.A.E.E. O.P.A.P. O.T.E.	Free of Charge		
	PA.SO.K.	Free of Charge		

2I. ORDERS TO PAY THIRD PARTIES

P/N	TYPE OF ACTIVITY	COMMISSION PERCENTAGE	MINIMUM AMOUNT (€)	MAXIMUM AMOUNT (€)
	Standing Orders (in alphabetic order per organization and commission) (next)			
	SUPPLY AND CONSUMER ASSOCIATION OF ATTICA POLICEMEN SUPPLY AND CONSUMER ASSOCIATION OF OSE EMPLOYEES	Fixed Charge	€0.50	
	T.E.A.G.E. THE SMILE OF THE CHILD	Free of Charge		
	ATTICA NATURAL GAS (E.P.A. ATTICA)	Fixed Charge	€0.40	
	AEGEAN POWER ALLIANZ ALPHYRA AUTOHELLAS ATEE HERTZ	Free of Charge		
	ACS COURIER ACTION AID ALICO AIG LIFE	Fixed Charge	€0.50	
	BMW FS BOOKING COM	Free of Charge		
	BMW AUSTRIA BANK BRINK'S SECURITY SERVICES	Fixed Charge	€0.50	
	COSMOTE S.A. COMMERCIAL VALUE CYTA HELLAS	Free of Charge		
	CITIBANK INTERNATIONAL PLC/MASTERCARD CITIBANK INTERNATIONAL PLC/VISA	Fixed Charge	€0.50	
	DINERS	Free of Charge		
	ELPEDISON EMPORIKI SA. Private Customers ELPEDISON EMPORIKI SA. Business	Fixed Charge	€0.50	
	EUROLEASE FLEET SERVICES	Fixed Charge	€0.50	
	FIREN FORTHNET	Free of Charge		
	FGA BANK GMBH FGA CAPITAL HELLAS	Fixed Charge	€0.50	
	G4S SECURE SOLUTIONS S.A. GOOD YEAR GROUPAMA PHOENIX	Free of Charge		
	GENERALI HELLAS GENERALI LIFE GREEN-GREEK ENVIRONMENTAL & ENERGY NETWORK A.E. GREENPEACE	Fixed Charge	€0.50	
	HELLASFON NETWORKS SA	Fixed Charge	€0.50	
	IATA BSP IATA CASS ING LIFE ING GENERAL INSURANCE	Free of Charge		
	INTERASCO INTERNATIONAL LIFE INSURANCE INTERNATIONAL LIFE AEGA	Fixed Charge	€0.50	
	LEASEPLAN HELLAS	Fixed Charge	€0.50	
	MULTICHOICE / NOVA	Free of Charge		
	PASO CARD	Free of Charge		
	PIERRE FABRE HELLAS SA	Fixed Charge	€0.50	
	REVMaena PRIVATE CUSTOMERS REVMaena BUSINESS	Free of Charge		
	SERFIN SPARTAN SECURITY	Free of Charge		
	SFS HELLAS FINANCE CONSUMER	Fixed Charge	€0.50	
	TEC HELLAS EPE	Fixed Charge	€0.50	
	UNICEF	Free of Charge		
	VODAFONE	Fixed Charge	€0.29	

2I. ORDERS TO PAY THIRD PARTIES

P/N	TYPE OF ACTIVITY	COMMISSION PERCENTAGE	MINIMUM AMOUNT (€)	MAXIMUM AMOUNT (€)
	Standing Orders (in alphabetic order per organization and commission) (next)			
	VERBUND / AUSTRIAN POWER TRADING ENERGIA HELLAS VIVODI VOLKSWAGEN BANK	Fixed Charge	€0.50	
	WIND / TELLAS	Fixed Charge	€0.44	
	W.W.F. HELLAS	Fixed Charge	€0.50	

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 bank networks in Greece and the European Union Up to € 110 From € 110,01 - € 140 From € 140,01 - € 190 From € 190,01 - € 290 • Above € 290	€0.03 + 1% Fixed Charge Fixed Charge Fixed Charge Fixed Charge	€0.91 €1.21 €1.42 €1.77 €2.43	
3.1.3	Other Bank networks in non-EU countries	1%	€4	
	Note: For credit cards, the service applies exclusively in Greece			
3.2.	Cash withdrawals via credit cards (cash advance) by charging credit card account			
3.2.1.	Visa credit cards ▪ Through ATMs or Emporiki Bank's cashier desks ▪ Through ATMs other Banks' ▪ Through other Banks' cashier desks	Free of Charge Fixed Charge €2.75 + 0.33%	€1	
3.2.2	MasterCard Credit Cards • Via ATMs or Emporiki Bank's cashier desks • Via ATMs or other EU Banks' cashier desks • Via ATMs or other non-EU Bank cashier desks • Via cashier desks of other Banks whether within or outside the EU	Free of Charge €0.85 + 0.20% €1.30 + 0.20% 1%	€5	
3.2.3	Visa Business Credit Cards ➤ Via ATMs or Banks	Fixed Charge	€10	
3.3	Cash withdrawal by debiting Emporiki Bank Credit open loan account	Free of Charge		
3.4	Balance query for <u>savings account</u> through debit or credit cards • Through Emporiki ATMs • Through other Bank ATMs	Free of Charge Fixed Charge	€0.18	
3.5	Payment of bills via ATM OTE FORTHNET PPC	Free of Charge Free of Charge Fixed Charge	€0.40	
3.6	Transactions with businesses (purchases) in Greece and abroad with the use of debit or credit cards	Free of Charge		
4.7	Currency conversion Transactions (purchases & cash) abroad with a Visa • EU countries • Non-EU countries Transactions abroad with Mastercard • EU countries • Non-EU countries	Free of Charge 2% Free of Charge 1%		

Note:

Concerning the use of other banks' ATMs €0.15 of the amount charged plus VAT is paid to DIASNET, while the remaining amount is paid to the bank whose ATM was used for the transaction. The bank does not charge its customers with the VAT corresponding to the DIASNET commission for the transaction.

3B. 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	Order placement for an O.T.P. device			
3.9.1	<u>Natural Entities</u> – Order placement for an O.T.P. security code	Fixed Charge	€12	
3.9.2	<u>Legal Entities</u> - Order placement for an O.T.P. security code	Fixed Charge	€20	
3.10	Transfer to own or third party account within the Bank	Free of Charge		
3.11	Money transfers within Greece			
3.11.1	Money transfers within Greece with a SHA-SLV indication	Fixed Charge	€0.50 / transaction	
3.11.2	Money transfers within Greece (OUR)	Fixed Charge	€0.50 + charges of receiving Bank	
3.11.3	Money transfer within Greece (BEN)	Free of Charge		
3.12	Money transfers abroad – within SEPA zone (SHA-SLV)	Fixed Charge	€0.50 / transaction	
3.13	Public Sector Payments			
3.13.1	PAYMENT OF SPECIAL INSURANCE CONTRIBUTION FOR OLIVE FLY SPRAYING	Free of Charge		
	PAYMENT OF FEES FOR MOBILE PHONES OR TOP-UP CARDS			
	PAYMENT OF INSURANCE PREMIA TAX			
	SPECIAL FINE FOR THE MAINTENANCE OF REGULATED PREMISES			
	SOLIDARITY CONTRIBUTIONS FOR REQUIRED EXPENDITURES & TAX ON PROFESSION L.3986/2011			
	EXTRAORDINARY FINANCIAL CONTRIBUTION OF NATURAL ENTITIES			
	SPECIAL FINE FOR ILLEGAL BUILDINGS			
	E.T.A.K.			
	E.T.A.O			
	E.T.A..A. T.S.A.Y (INDEPENDENT PROFESSIONALS' CONTRIBUTION)			
	I.K.A.	Free of Charge		
	O.A.E.E. - O.E.K.	Free of Charge		
	FINAL CLOSURE OF OUTSTANDING TAXES L.3888/2010	Free of Charge		
	T.E.A.G.E.	Free of Charge		
	FEE FOR INCLUSION IN THE ILLEGAL BUILDINGS' REGULATION	Free of Charge		
	T.S.AY. – EMPLOYER CONTRIBUTIONS	Fixed Charge	€0.50 / payment	
	TEMPORARY TAX PAYMENT & REVENUE STAMP (F.M.Y.)	Free of Charge		
	INCOME TAX FOR LEGAL ENTITIES (F.E.N.P.)			
	INCOME TAX FOR NATURAL ENTITIES (F.E.F.P.)			
	VAT			
3.14	BILL PAYMENTS			
3.14.1	AEPI SA. (HELLENIC SOCIETY FOR THE PROTECTION OF INTELLECTUAL PROPERTY)	Fixed Charge	€0.50 / payment	
	ARGOS NET			
	PPC	Fixed Charge	€0.10 / payment	

3B. TRANSACTIONS VIA EMPORIKI E.BANKING

P/N	TYPE OF ACTIVITY	COMMISSION PERCENTAGE	MINIMUM AMOUNT (€)	MAXIMUM AMOUNT (€)
	DEYA of AGIOS NIKOLAOS DEYA of AIGION DEYA of ALEXANDROUPOLIS DEYA of the NORTHERN SECTION OF THE MUNICIPALITY OF CHANIA DEYA of ERETRIA DEYA of THERA DEYA of KAVALA DEYA of KALYMNOS DEYA of KARDITSA DEYA of KASTORIA DEYA of KATERINI DEYA of CORFU DEYA of CORINTH DEYA of LAMIA DEYA of LARISSA DEYA of LEROS DEYA of LOUTRAKI DEYA of MESSOLOGI DEYA of LESVOS DEYA of XYLOKASTRO DEYA of RHODES(*) DEYA of SERRES DEYA of SPARTA DEYA of SYMI DEYA of TRIKALA DEYA of TRIPOLI INTERNATIONAL ASSOCIATION A.A.E. (*) The DEYA of AFANTOU and the DEYA of PETALOUDES-RHODES were merged with the UNIFIED MUNICIPAL WATER SUPPLY COMPANY OF RHODES (DEYA of RHODES). Their debtors should first address the DEYA of RHODES	Fixed Charge	€0.50 / payment	
	E.Y.D.A.P.	Fixed Charge	€0.20 / payment	
	ETHNIKI ASFALISTIKI ETHNIKI ASFALISTIKI (FLEXIBLE PAYMENT) THESSALIA E.P.A. THESSALONIKI E.P.A. CHAMBER OF ACHAIA E.Y.A.TH. (WATER SUPPLY AND SEWERAGE COMPANY OF THESSALONIKI) EVROPAIKI PISTI	Fixed Charge	€0.20 / payment	
	E.P.A. ATTICA	Fixed Charge	€0.30 / payment	
	EEET-PREMISES NAMES FEES MICHELIN TYRES MUNICIPALITY OF LARISSA	Fixed Charge	€0.50 / payment	
	IRON THERMOILECTRIKI	Fixed Charge	€0.50 / payment	
	CADASTRE DUTY COLLECTION CADASTRE DUTY PRECOLLECTION CADASTRE SPECIAL OBJECTION DUTY	Free of Charge		
	HOTEL CHAMBER OF GREECE	Fixed Charge	€0.50 / payment	
	O.T.E.	Free of Charge		
	INDUSTRIAL PROPERTY ORGANIZATION (O.B.I.)	Fixed Charge	€0.50 / payment	
	PA.SO.K. PLAISIO	Free of Charge		
	AMERICAN COMMUNITY SCHOOLS	Fixed Charge	€0.50 / payment	
	CHRYSSOS ODIGOS	Fixed Charge	€0.50 / payment	

3B. TRANSACTIONS VIA EMPORIKI E.BANKING

P/N	TYPE OF ACTIVITY	COMMISSION PERCENTAGE	MINIMUM AMOUNT (€)	MAXIMUM AMOUNT (€)
	AEGEAN POWER	Free of Charge		
	ACS ATHENS (AMERICAN COMMUNITY SCHOOLS) ACS COURIER ACTION AID AIGAION ASFALISTIKI ALLIANZ A.E.G.A. ARAG HELLAS AXA GENERAL INSURANCE SECTOR AXA LIFE INSURANCE SECTOR	Fixed Charge	€0.50 / payment	
	BMW AUSTRIA BANK GMBH BRINK'S SECURITY SERVICES	Fixed Charge	€0.50 / payment	
	CHARTIS COSMOTE CREDICOM CONSUMER FINANCE CYTA HELLAS	Free of Charge		
	DEMCO INSURANCE DINERS	Free of Charge		
	E-SHOP	Free of Charge		
	ELPEDISON ENERGA	Fixed Charge	€0.50 / payment	
	FORTHNET	Free of Charge		
	FGA BANK FGA CAPITAL	Fixed Charge	€0.50 / payment	
	G4S SECURE SOLUTIONS G4S TELEMATIX GOODYEAR GROUPAMA PHOENIX	Free of Charge		
	GENERALI HELLAS GREEN GREENPEACE	Fixed Charge	€0.50 / payment	
	HELLASFON NETWORK	Fixed Charge	€0.50 / payment	
	IATA BSP IATA CASS ING GENERAL INSURANCE ING LIFE	Free of Charge		
	INTERAMERICAN LOSSES INTERAMERICAN LIFE INTERAMERICAN ROAD ASSISTANCE INTERAMERICAN HEALTH INTERASCO INTERNATIONAL LIFE GENERAL INSURANCE INTERNATIONAL LIFE INSURANCE	Fixed Charge	€0.50 / payment	
	MINETTA LIFE MULTICHOICE / NOVA MY DIRECT INSURANCE	Free of Charge		
	MINETTA GENERAL INSURANCE	Fixed Charge	€0.50 / payment	
	NETONE	Free of Charge		
	ON TELECOMS	Free of Charge		
	REVMAena PRIVATE CUSTOMERS REVMAena BUSINESS	Free of Charge		
	RILKEN	Fixed Charge	€0.50 / payment	
	SKROUTZ.GR SPARTAN SECURITY	Free of Charge		
	SFS HELLAS FINANCE CONSUMER	Fixed Charge	€0.50 / payment	
	TEC HELLAS	Fixed Charge	€0.50 / payment	
	VIVA VW BANK	Fixed Charge	€0.50 / payment	
	WATT & VOLT	Fixed Charge	€0.50 / payment	
	WIND / TELLAS	Free of Charge		

3B. TRANSACTIONS VIA EMPORIKI E.BANKING

P/N	TYPE OF ACTIVITY	COMMISSION PERCENTAGE	MINIMUM AMOUNT (€)	MAXIMUM AMOUNT (€)
3.15	STANDING ORDERS			
3.15.1	ATLANTIC UNION	Free of Charge		
	APGOS NET	Fixed Charge	€0.50 / payment	
	DOCTORS WITHOUT BORDERS	Fixed Charge	€0.50 / payment	
	PPC	Free of Charge		
	DEYA of AGIOS NIKOLAOS DEYA of AIGION DEYA of ALEXANDROUPOLIS DEYA of NORTHERN SECTION OF THE MUNICIPALITY OF CHANIA	Fixed Charge	€0.50 / payment	
	DEYA of ERETRIA DEYA of THERA DEYA of KAVALA DEYA of KALYMNOS DEYA of KARDITSA DEYA of KASTORIA DEYA of KATERINI DEYA of CORFU DEYA of CORINTH DEYA of LAMIA DEYA of LARISSA DEYA of LEROS DEYA of LOUTRAKI DEYA of MESSOLOGI DEYA of LESVOS DEYA of XYLOKASTRO DEYA of RHODES(*) DEYA of SERRES DEYA of SPARTA DEYA of SYMI DEYA of TRIKALA DEYA of TRIPOLI INTERNATIONAL ASSOCIATION A.A.E. (*) The DEYA of AFANTOU and the DEYA of PETALOUDES-RHODES were merged with the UNIFIED MUNICIPAL WATER SUPPLY COMPANY OF RHODES (DEYA of RHODES). Their debtors should first address the DEYA of RHODES	Fixed Charge	€0.50 / payment	
	E.T.A.O. E.Y.D.A.P	Free of Charge		
	ETHNIKI ASFALISTIKI MICHELIN TYRES EPA THESSALIA EPA THESSALONIKI E.Y.A.TH. (THESSALONIKI WATER SUPPLY COMPANY) EVROPAIKI PISTI	Fixed Charge	€0.50 / payment	
	EPA ATTICA	Fixed Charge	€0.40 / payment	
	IRON THERMOELECTRIKI	Fixed Charge	€0.50 / payment	

3B. TRANSACTIONS VIA EMPORIKI E.BANKING

P/N	TYPE OF ACTIVITY	COMMISSION PERCENTAGE	MINIMUM AMOUNT (€)	MAXIMUM AMOUNT (€)
3.15.1	Standing Orders (next)			
	O.A.E.E. O.T.E. – HOME CONNECTION	Free of Charge		
	PA.SO.K.	Free of Charge		
	SUPPLY AND CONSUMER ASSOCIATION OF ATTICA POLICEMEN SUPPLY AND CONSUMER ASSOCIATION OF OSE EMPLOYEES	Fixed Charge	€0.50 / payment	
	T.E.A.G.E. TO HAMOGELO TOU PEDIOU	Free of Charge		
	AEGEAN POWER AUTOHELLAS	Free of Charge		
	ACTION AID ACS COURIER ALICO AIG LIFE	Fixed Charge	€0.50 / payment	
	Bfs	Free of Charge		
	BMW AUSTRIA BANK GMBH BRINKS SECURITY SERVICES	Fixed Charge	€0.50 / payment	
	COSMOTE S.A. CYTA HELLAS	Free of Charge		
	DINERS	Free of Charge		
	ELPEDISON ENERGA EUROLEASE	Fixed Charge	€0.50 / payment	
	FIREN FORTHNET	Free of Charge		
	FGA BANK FGA CAPITAL	Fixed Charge	€0.50 / payment	
	G4S SECURE SOLUTIONS G4S TELEMATIX	Free of Charge		
	GENERALI HELLAS GREEN GREENPEACE	Fixed Charge	€0.50 / payment	
	HELLASFON NETWORK	Fixed Charge	€0.50 / payment	
	ING GENERAL INSURANCE ING LIFE	Free of Charge		
	INTERASCO INTERNATIONAL LIFE AEGA INTERNATIONAL LIFE INSURANCE	Fixed Charge	€0.50 / payment	
	LEASEPLAN HELLAS	Fixed Charge	€0.50 / payment	
	MINETTA LIFE MINETTA GENERAL INSURANCE MULTICHOICE / NOVA	Free of Charge		
	PAYZONE	Free of Charge		
	REVMAena PRIVATE CUSTOMERS REVMAena BUSINESS	Free of Charge		
	SERFIN SPARTAN SECURITY	Free of Charge		
	SFS HELLAS FINANCE CONSUMER	Fixed Charge	€0.50 / payment	
	TEC HELLAS	Fixed Charge	€0.50 / payment	
	UNICEF	Free of Charge		
	VODAFONE	Fixed Charge	€0.29 / payment	
	VIVODI VOLKSWAGEN BANK	Fixed Charge	€0.29 / payment	
	WATT & VOLT	Fixed Charge	€0.50 / payment	
	WIND / TELLAS	Fixed Charge	€0.44 / payment	
	WWF HELLAS	Fixed Charge	€0.50 / payment	

3B. TRANSACTIONS VIA EMPORIKI E.BANKING

P/N	TYPE OF ACTIVITY	COMMISSION PERCENTAGE	MINIMUM AMOUNT (€)	MAXIMUM AMOUNT (€)
3.16	Credit Card payments			
3.16.1	Emporiki Bank	Free of Charge		
3.16.2	Issued by Citibank (Visa / MasterCard)	Free of Charge		
3.16.3	Other Domestic Banks (Agrotiki Bank, Achaiki Cooperative Bank, Alpha Bank, Geniki Bank, National Bank of Greece, Hellenic Bank, Pancretan Cooperative Bank, Panellinia Bank, Dodecanese Cooperative Bank, Epirus Cooperative Bank, Karditsa Cooperative Bank, Peloponnese Cooperative Bank, Serres Cooperative Bank, Chania Cooperative Bank, Hellenic Postbank, Attica bank, T Bank, Bank of Cyprus, Pireaus Bank, Bank of America, BNP Paribas Greece, EFG Eurobank Ergasias, FBB, HSBC Bank, Marfin Egnatia Bank, Millennium Bank, Probank, Protonbank, RBS, Royal Bank of Scotland N.V., Unicredit Bank)	Fixed Charge	€0.50 / payment	
3.17	EmporikiAlerts	Fixed Charge	E-mail: Free Sms: €1.90 / month	

3C. TRANSACTIONS VIA EMPORIKI MOBILE BANKING

P/N	TYPE OF ACTIVITY	COMMISSION PERCENTAGE	MINIMUM AMOUNT (€)	MAXIMUM AMOUNT (€)
3.18	Registration to the Emporiki m.Banking service	Free of Charge		
3.19	Transfers			
3.19.1	Transfer to own or third party account within the Bank	Free of Charge		
3.20	Public sector payments			
3.20.1	I.K.A.	Free of Charge		
	NATURAL ENTITIES INCOME TAX (FEFP) VAT	Free of Charge		
3.21	Bill Payment			
3.21.1	PPC	Fixed Charge	€0.10 / payment	
	EPA THESSALIA EPA THESSALONIKI	Fixed Charge	€0.50 / payment	
	EYDAP	Fixed Charge	€0.20 / payment	
	EVROPAIKI ENOSI AEGAA "ASFALEIAI MINETTA"	Free of Charge		
	O.T.E.	Free of Charge		
	ATTICA NATURAL GAS (EPA ATTICA)	Fixed Charge	€0.30 / payment	
	CHRYSSOS ODIGOS	Fixed Charge	€0.50 / payment	
	ACS COURIER	Fixed Charge	€0.50 / payment	
	CREDICOM CONSUMER FINANCE	Free of Charge		
	DINERS	Free of Charge		
	FORTHNET	Free of Charge		
	GENERALI HELLAS	Fixed Charge	€0.50 / payment	
	ING GENERAL INSURANCE ING LIFE	Free of Charge		
	INTERAMERICAN LOSSES INTERAMERICAN LIFE INTERAMERICAN ROAD SAFETY INTERAMERICAN HEALTH INTERASCO INTERNATIONAL LIFE GENERAL INSURANCE INTERNATIONAL LIFE INSURANCE	Fixed Charge	€0.50 / payment	
	NETONE	Free of Charge		
	ON TELECOMS	Free of Charge		
VIVA	Free of Charge			
WIND / TELLAS	Free of Charge			
3.22	Credit Card payment			
3.22.1	Emporiki Bank	Free of Charge		

3D. TRANSACTIONS VIA EMPORIKI AUTOPAY

P/N	TYPE OF ACTIVITY	COMMISSION PERCENTAGE	MINIMUM AMOUNT (€)	MAXIMUM AMOUNT (€)
3.23	Deposit in an account of Emporiki Bank	Free of Charge		
3.24	Credit card payment			
3.24.1	Emporiki Bank	Free of Charge		
3.24.2	DINERS	Free of Charge		
3.25	Loan payment			
3.25.1	CREDICOM CONSUMER FINANCE	Free of Charge		
3.26	Bill payment			
3.26.1	PPC	Fixed Charge	€0.40 / payment	

4. SECURITIES AND MUTUAL FUNDS

4A. SECURITIES

P/N	TYPE OF ACTIVITY	COMMISSION PERCENTAGE	MINIMUM AMOUNT (€)	MAXIMUM AMOUNT (€)
4.1	Order to buy/sell shares <ul style="list-style-type: none"> Up to € 3.000 From € 3.000,01 to € 10.000 From €10.000,01 and above 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 <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>	1.00% 0.75% 0.50% 0.25% / table 0.30% / table	€10 / table €5 / table €5 / table	
4.2	Annual service fee The fee is charged every 6 months	Fixed Charge	€12 (€6 / half)	
4.3	Employees and Pensioners of Emporiki Group	0,40% irrespective of 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 ^o /100	€33	
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 ^o /100	€24	
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). The following General Ledger accounts are used according to case: <ul style="list-style-type: none"> Charges for security management Safekeeping by third parties 	4 ^o /100	€18	
4.6.2	Safekeeping of securities and bonds for securing loans or Letters of Guarantee (*)	1,5 ^o /100		
4.6.3	Safekeeping of securities not listed on ASA. (annually)	4 ^o /100	€18	
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	
4.8	Temporary registration of shares-certificates for general meetings			
4.8.1	For participation in the general meetings of the Bank and Group companies	Free of Charge		
4.8.2	For participation in the general meetings of other companies by depositing shares	Fixed Charge	€60	
4.8.3	For participation in the general meetings of other companies by depositing certificates of the Central Depository Trust	Fixed Charge	€30	
4.8.4	Attendance at general meetings (not of the bank or subsidiary companies), irrespectively of whether their shares have been de-materialized or not. <ul style="list-style-type: none"> Via representative Via bank employee 	Fixed Charge Fixed Charge	€60 €120	

4A. SECURITIES

P/N	TYPE OF ACTIVITY	COMMISSION PERCENTAGE	MINIMUM AMOUNT (€)	MAXIMUM AMOUNT (€)
4-9	Bond purchase from the secondary market			
4-9.1	Hellenic Government bond purchase <ul style="list-style-type: none"> • For a remaining duration of up to 12 months • For a remaining duration of 1-3 years • For a remaining duration of 3 years and above 	0.15% 0.20% 0.25%		
4-9.2	Domestic bond purchase (company bonds) <ul style="list-style-type: none"> • For a remaining duration of up to 12 months • For a remaining duration of 1-3 years • For a remaining duration of 3 years and above 	0.15% 0.20% 0.25%		
4-9.3	Foreign bond purchase (company bonds, government bonds) <ul style="list-style-type: none"> • For a remaining duration of up to 12 months • For a remaining duration of 1-3 years • For a remaining duration of 3 years and above 	0.15% 0.20% 0.25%		

4B. AMUNDI HELLAS M.F.M.C. MUTUAL FUNDS

P/N	PRODUCT	SUBSCRIPTION FEE			REDEMPTION FEE
		up to €30,000	€30,000.01 to €74,000	Over €74,000	
4.10	HELLENIC MUTUAL FUNDS				Irrespective of amount
4.10.1	HERMES DYNAMIC DOMESTIC EQUITY	1.50%	1.25%	0.75%	1.00%
4.10.2	HERMES INCOME DOMESTIC BOND	0.00%	0.00%	0.00%	< 1 year 0.5% < 2 year 0.25% > 2 year 0%
4.10.3	HERMES BALANCED DOMESTIC	1.50%	1.25%	0.75%	1.00%
4.10.4	HERMES MONEY MARKET	0.00%	0.00%	0.00%	0.00%

4C. AMUNDI FUNDS

P/N	PRODUCT	SUBSCRIPTION FEE		REDEMPTION FEE	
		Irrespective of Amount		Irrespective of Amount	
4.11	AMUNDI MUTUAL FUNDS				
4.11.1	AMUNDI FUNDS EURO GOVIES	1.00%		0.00%	
4.11.2	AMUNDI ARBITRAGE VAR 2	0.00%		0.00%	
4.11.3	AMUNDI FUNDS MONEY MARKET EURO	0.00%		0.00%	
4.11.4	AMUNDI FUNDS MONEY MARKET USD	0.00%		0.00%	
4.11.5	AMUNDI FUNDS EURO HIGH YIELD BOND	1.25%		0.00%	
4.11.6	AMUNDI FUNDS GLOBAL BOND	1.25%		0.00%	

4D. AMUNDI FUNDS via Personal Banking

P/N	PRODUCT	SUBSCRIPTION FEE			
		up to €50,000	from €50,001 to €150,000	From €150,001 to €300,000	from €300,001 and above
4.12	AMUNDI FUNDS				
4.12.1	EQUITIES AND BALANCED	2.00%	1.50%	1.00%	Negotiable
4.12.2	ABSOLUTE RETURN	0.75%	0.40%	0.25%	Negotiable
4.12.3	BONDS	1.25%	1.00%	0.50%	Negotiable
4.12.4	AMUNDI INTERNATIONAL SICAV	2.00%	2.00%	2.00%	2.00%

CONVERSION COMMISSION:

From a higher-commission Mutual Fund to a lower, **zero** commission. Otherwise, the difference is charged with a maximum commission of **1.00%**

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	<p>Short-term credit granting: Customer limit assessment and reassessment charge</p> <p>For 2012, the bank offers discounts on the assessment and reassessment charge of up to 71%.</p>	Fixed Charge	€1,050	
5.1.2	Credit limits' modification charge (if realized before the annual renewal of the limit).	Fixed Charge	50% (of the modification charge)	
5.1.3	<p>Assessment and re-assessment charge for limits of the Open Business Loan "Easy Business"</p> <p>For 2012, the bank offers discounts on the assessment and reassessment charge of up to 29%.</p>	Fixed Charge	€350	
5.1.4	<p>Assessment and re-assessment charge for limits of the Open Business Loan "Easy Plan"</p> <p>For 2012 the bank offers discounts on the assessment and reassessment charge of up to 71%.</p>	Fixed Charge	€350	
5.1.5	<p>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.</p> <p>For 2011, the bank offers discounts on the assessment charge up to 83%.</p>	Fixed Charge	€3,000	
5.1.6	<p>Cost analysis for loans regarding photovoltaic systems >10KW and up to 500KW</p> <p>The Bank, for the year 2012 provides customers with discounts of up to 83% on the assessment cost.</p> <p>In addition, concerning the Technical Assessment of investments in PV systems >10KW and up to 500KW the amount of €200 plus VAT is charged per control/assessment, while an invoice for the service provision is issued.</p>	Fixed Charge	€3,000	
5.1.7	<p>Factoring Commissions</p> <ul style="list-style-type: none"> • Management charges • Credit insurance charges 	To be defined according to case by the Factoring Division		
5.1.8	<p>Syndicated – Bonded Loans</p> <ul style="list-style-type: none"> • Loan management commission (whether in € or FX) • Annual management 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	<p>A. Real estate estimate budget approval – certification approval The Bank, for the year 2012, provides customers with the discounts of up to 33% on the estimation charges for real estate properties of up to €500.000.</p> <p>B. Real Estate re-estimation</p> <p>C. Operations advancement control</p>	<p>Fixed Charge</p> <p>Fixed Charge</p> <p>Fixed Charge</p>	<p>€225</p> <p>€150</p> <p>€100</p> <p>€100</p>	

5. LOANS TO FIRMS

P/N	TYPE OF ACTIVITY	COMMISSION PERCENTAGE	MINIMUM AMOUNT (€)	MAXIMUM AMOUNT (€)
5.2.2	Certification for investments coming under developmental laws (in addition to engineer's fee)	0.50 ^o / ₁₀₀		
5.2.3	Charges for certifications of work progress (Calculated according to the above scales, for the difference of the two assessments).	Fixed Charges	€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: property's legal status per property on which charges are registered).	Fixed Charges	€100	
5.2.5	Charges for mortgage-registry investigation, per lot	Fixed Charges	€35	
5.2.6	Charges against lifting mortgages/liens	Fixed Charges	€250 /lifting	
5.2.7	Cadastre Fees	Fixed Charges	€30 plus cadastre fees for each subscription right	
5.3	Other Commissions to Firms			
5.3.1	A. Annual charge re: provision of card for "Easy Business" open business loan (Subscription) B. VISA Business Subscription	annual (upgrade)	€50 €30 (for the card)	
5.3.2	A. Special charges for securitization of claims and monitoring of loan covers in € and FX. (Charged upon each computation of interest). B. Special charges for securitization of claims and monitoring of loan covers for Cash Business loans with a balance higher or equal to €1,000 (Charged once on an annual basis)		€50 / Credit account €200 / Cash Business credit account	
5.3.3	Provision of a letter expressing interest in a participation in an investment financing (Subsidy) or a letter of intention regarding bank loans. The Bank, for the year 2012 provides customers with a discount of 70% for participation in an investment financing of up to €1,000,000.	Fixed Charges Fixed Charges	€500 €150	
5.3.4	A. Cost of issue / approval of a promissory letter for a short-term loan B. Cost of a promissory letter for the prolongation of a short-term loan	Fixed Charges	€100 / promissory letter	
5.3.5	Monthly cost for the monitoring of loans in arrears from 10 to 90 days and amounts exceeding €50	Fixed Charges	€10	
5.3.6	Transfer of financing agreement to a different Bank		€1.000	
5.3.7	Renegotiation charges for serviced business or professional debts <ul style="list-style-type: none"> • without securities • with securities (the Bank for 2012 provides a discount of up to 50%) 	Fixed Charges Fixed Charges	€300 €1.000	
5.3.8	Inactivity commission on the non-disbursed part of a mid- or long-term loan as well as working capital (KA 1000, 1012)	Fixed Charges	0.5% annually	
5.3.9	A. Charges for leasing agreement delivery B. Agreement or financing –other claims concession (collected or charged upon collection of credits or payment orders) C. Financing with material pledges as covers	Fixed Charges 3 ^o / ₁₀₀	€45 / delivery €100	
5.3.10	Pledged securities charges (mentioned under category "Domestic Securities")			
5.3.11	Conversion of financings in Euros to FX or vice versa or FX to other currencies	2 ^o / ₁₀₀	€250	€450

5. LOANS TO FIRMS

P/N	TYPE OF ACTIVITY	COMMISSION PERCENTAGE	MINIMUM AMOUNT (€)	MAXIMUM AMOUNT (€)
5.3.12	<p>Loan agreement modification charges for loans that have been granted, concerning:</p> <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Change in order of mortgages <input checked="" type="checkbox"/> Restriction of mortgage / prenotation / pledge <input checked="" type="checkbox"/> Transfer of mortgage or prenotation to other property <input checked="" type="checkbox"/> Change in the type of security <input checked="" type="checkbox"/> As well as changes in duration, category, interest rate, etc <p>For loans:</p> <ul style="list-style-type: none"> ➤ Up to €100,000 ➤ over €100.000 <p><i>These charges shall be collected in addition of the charges collected when legal or technical audit is required</i></p>	<p>Fixed Charge</p> <p>Fixed Charge</p>	<p>€100</p> <p>€200</p>	
5.3.13	Commission on forward transactions for loans in FX	1 ‰	€210	
5.4	JEREMIE program charges			
5.4.1	<p>Assessment charges</p> <p>A. For amounts up to €50,000</p> <p>B. For amounts from €50,000.01 to €500,000</p> <p>The charge is to be paid upon disbursement-financing of the investment (JEREMIE)</p>	<p>Fixed Charge</p>	<p>€300</p> <p>€500</p>	
5.4.2	<p>Request modification charge</p> <p>A. For amounts up to €50,000</p> <p>B. For amounts from €50,000,01 to €500,000</p>	<p>Fixed Charge</p>	<p>€150</p> <p>€250</p>	
5.4.3	Reasonable cost controls (from DEAPE)	<p>Fixed Charge</p>	<p>€100</p>	
5.4.4	Investment progress control (from DEAPE)	<p>Fixed Charge</p>	<p>€100</p>	
5.4.5	<p>A. Real estate estimate charges (For prenotation cases)</p> <p>B. Legal Control charges (property charges)</p> <p>C. Prenotation registration charges: The court charges valid according to case for the registration of the prenotation</p>	<p>Fixed Charge</p> <p>Fixed Charge/ check</p>	<p>€125</p> <p>€135</p>	

6. LOANS TO INDIVIDUALS

6A. HOUSING LOANS IN EUROS & FOREIGN EXCHANGE				
P/N	TYPE OF ACTIVITY	COMMISSION PERCENTAGE	MINIMUM AMOUNT (€)	MAXIMUM AMOUNT (€)
6.1	<p>Lump sum expenditure for legal and technical control which is analyzed as follows:</p> <ul style="list-style-type: none"> Request assessment cost: €550 (this expenditure is related to the coverage of solvency control charges and creditworthiness of the loan holder (such as fiscal data control charges, subscriptions to services for information provision of unfavourable data, offer compilation, agreement creation, control linked to guarantors, freezing of capitals prior to the final disbursement etc.). This charge is not included in the final interest rate, since it does not depend on the duration of the loan) Legal and technical control expenditures: €600 (this expenditure is related to the real estate property/properties offered as security for the Bank or/and the financed real estate property (properties). It is related to the payments of collaborating engineers and lawyers for the control of the real estate, as well as to the charges for the court decision for the registration of a mortgage prenotation (one decision), the completion of a liabilities card). It is clarified that the expenses for legal and technical control are valid per real estate property. 	Fixed Charges	€1,150	
6.2	<p>Estimation & legal/technical control charges (for transfers) The specific expenditure is collected instead of 6.1 in the case where the purpose of the financing is a loan balance transfer from other Banks. The same analysis as 6.1 stands</p>	Fixed Charges	€1,150	
6.3	<p>One-off charge against deposit and securities (excl. shares) assignation-pledge contract; This charge is collected in the place of legal and technical control charges in cases where the loan securitization is related to assignation - pledging of securities and deposits</p>	Fixed Charges	€450	
6.4	<p>Collateralized Real Estate Renovation Loans</p> <ul style="list-style-type: none"> legal and technical audit fees legal and technical audit fees (for transfers) The 6.1 analysis stands here too One-off charge for deposit and securities (excl. shares) assignation – pledge contract The clarification made in 6.3 stands here too 	Fixed Charges	€1,150 €1,150 €450	
6.5	<p>Emporiki SolarEcologiko housing loan with a netting agreement assignation and other material securities (reduced charges due to offer)</p> <ul style="list-style-type: none"> ➤ Charges for legal/technical assessments (Related to the request assessment cost of the real estate, as well as to the fees for engineers and lawyers to control the real estate and the charges for the court decision for the registration of a mortgage prenotation (one decision), the completion of a liabilities card etc.) ➤ One-off charge for deposit and securities (excl. shares) assignation – pledge contract (The clarification made in 6.3 stands here too) 	Fixed Charges	€1,000 €400	
6.6	<p>Emporiki SolarEcologiko housing loan with a netting agreement assignation (reduced charges due to offer) Request assessment cost of the real estate (including legal audit expenses to control the property where the PV system will be installed)</p>	Fixed Charges	€300	

6A. HOUSING LOANS IN EUROS & FOREIGN EXCHANGE

P/N	TYPE OF ACTIVITY	COMMISSION PERCENTAGE	MINIMUM AMOUNT (€)	MAXIMUM AMOUNT (€)
6.7	Expenditure for works progress attestation (collected in case of construction, completion, repair with partial disbursement of the loan amount and is related to the fee of the collaborating engineer seeing for the work progress attestation)	Fixed Charge	€100 / attestation	
6.8	Lump sum expenditure for earthquake loans	Fixed Charge	€700	
6.9	Housing Loans to employees registered under Emporiki "Met Apodohon" and Emporiki "Met Apodohon" Business payroll accounts	20% and 30% discount respectively according to the type of account of the charges provided under 6.1, 6.2, 6.3, 6.4, 6.4 & 6.6		
6.10	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		
6.11	Modification of housing loan terms			
6.11.1	Housing loan (interest rate) modifications	Fixed Charge	€300 / modification	
6.11.2	Other changes (i.e. change of duration) Note: The aforementioned expenditure includes the fee for a collaborating lawyer who will modify-reform the existing prenotation decision (if necessary)	Fixed Charge	€300 / modification	

6B. LOANS TO INDIVIDUALS Consumer Credit

P/N	TYPE OF ACTIVITY	COMMISSION PERCENTAGE	MINIMUM AMOUNT (€)	MAXIMUM AMOUNT (€)
6.12	CASH 4U Consumer Loans without collateral Lump sum expenditure for loan pre-approval:	Fixed Charge	€200	
6.13	Consumer loan Xpress without collateral Lump sum expenditure for loan pre-approval:	Fixed Charge	€200	
6.14	Consumer Loan TaktopoiisiXpress without collateral Lump sum expenditure for loan pre-approval: (*)	Fixed Charge	€200	
6.15	CASH 4U Consumer Loans with collateral (*) <ul style="list-style-type: none"> • One-off legal & technical audit fee (for transfers) The 6.1 analysis stands here too • One-off charge for deposit and securities (excl. shares) The 6.3 analysis stands here too 	Fixed Charge	€1,150 €450	
6.16	Open Personal Loan (*) Annual Subscription "Emporiki Open"	Fixed Charge	€120	
6.17	Special Consumer Loans			
6.17.1	Cash4U without collateral for holders of mortgage loans Lump sum expenditure for loan pre-approval: The loan is granted only to holders of mortgage loans of the Bank	Fixed Charge	€200	
6.17.2	Emporiki Home Ecologiko Consumer loan for the purchase – installation of energy upgrade equipment (with the necessary documentation) One-off preliminary approval charge	Fixed Charge	€200	
6.17.3	Tax facilitation program with no collateral (reduced charges due to offer) Preliminary approval charge	Fixed Charge	€50	
6.17.4	Tax facilitation program with collaterals (reduced charges due to offer) Preliminary approval charge <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Charges for legal/technical assessments (Related to the request assessment cost of the real estate, as well as to the fees for engineers and lawyers to control the real estate and the charges for the court decision for the registration of a mortgage prenotation (one decision), the completion of a liabilities card etc.) <input checked="" type="checkbox"/> One-off charge for deposit and securities (excl. shares) assignation – pledge contract (The clarification made in 6.3 stands here too) 	Fixed Charge	€750 €200	
6.18	Consumer loans to employees registered under Emporiki "Met Apodohon" and Emporiki "Met Apodohon" Business payroll accounts	10 % and 20% off in accordance with Item, article statement predicted expenses 6.13, 6.14, 6.15, 6.17.1 & 6.17.2		
6.19	Immediate needs loan without justifications	Free of Charge		
6.20	Amendment of contract terms for Consumer loans			
6.20.1	Expenditure for consumer loans with collaterals Note: This charge includes the fee for a collaborating lawyer for the amendment and modification of the existing prenotation decision (if necessary)	Fixed Charge	€300 / amendment	
6.20.2	Expenditure for amendment of contract terms for consumer loans with no collaterals	Fixed Charge	€200 / amendment	

(*) The payment of orders related to the transfers of loan and credit card balance will be realized with no extra charges, irrespectively of the application used (Diastransfer or Capital Movement Application).

6C. LOANS TO INDIVIDUALS Credit Cards

P/N	TYPE OF ACTIVITY	COMMISSION PERCENTAGE	MINIMUM AMOUNT (€)	MAXIMUM AMOUNT (€)
6.21	Annual Subscriptions			
6.21.1	VISA Health Benefit	a / annually (renewal)	€30	
6.21.2	VISA Classic Health Benefit	a / annually (renewal)	€30	
6.21.3	MasterCard Health Benefit	a / annually (renewal)	€30	
6.21.4	VISA Gold Health Benefit	a / annually (renewal)	€65	
6.21.5	MasterCard Salary Health Benefit (free of charge for the first 3 years)	a / annually (renewal)	€30	
6.21.6	VISA Younique	Free of Charge		
6.21.7	Antenna VISA	a / annually (renewal)	€30	
6.22	Same number credit cards			
6.22.1	Same number credit cards (additional member) With the exception of: VISA Gold health benefit MasterCard Salary health benefit	½ of the respective subscriptions		
6.22.2	VISA Gold health benefit MasterCard Salary health benefit	Free of Charge		
6.23	Transaction expenses	<i>see also: e-servicing Chapter.</i>		
6.24	Balance transfer from other Banks	Free of charge		
6.25	Credit card replacement (Greece, within the EU, outside the EU)	Free of charge		
6.26	Payment of credit card instalment			
6.26.1	Through Emporiki Bank's cashier desks	Free of charge		
6.26.2	Through direct standing order	Free of charge		
6.26.3	Through Emporiki Bank's ATMs	Free of charge		
6.26.4	Via Internet Banking	Free of charge		
6.27	Exceeding credit limit	Free of charge		
6.28	Cancellation of credit card			
6.28.1	"Health benefit" series– within 12 months from their issue	Fixed Charge	€7.20	
6.28.2	Other cases	Free of charge		

6D. LOANS Other activities-services

P/N	TYPE OF ACTIVITY	COMMISSION PERCENTAGE	MINIMUM AMOUNT (€)	MAXIMUM AMOUNT (€)
6.29	Charge for payment of instalments that are not settled by standing order (for all loans)	Free of Charge		
6.30	Charge for 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)			
6.30.1	Limitation of mortgage / prenotation / pledging(*)	Fixed Charge	€300	
6.30.2	Mortgage or prenotation transfer to a different real estate property (per loan) (*)	Fixed Charge	€300	
6.30.3	Change of collateral requirements (per loan) (*)	Fixed Charge	€300	
6.31	Charge for 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	
6.32	Regulation of loans in default (partial discharge of debts in default)	Fixed Charge	€100	
6.33	Charge for sending letter re: assignment/pledging	Fixed Charge	€45 / assignment	
6.34	Charge for sending letter re: default (EUR)	Fixed Charge	€20	
6.35	Charges for extra-judicial notification (EUR)	Fixed Charge	€60	
6.36	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 / suspension	
6.37	Loan agreement transfer to another Bank	Fixed Charge	€300	
6.38	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	
6.39	Charge for underwriting of loan debt	Charges as provided for each category/type of loan depending on the balance of the loan to be underwritten		
6.40	Charge for application to legalise/recognise heirs (per loan)	Fixed Charge	€100	
6.41	Charge for providing loan dossier data (per loan dossier)	Free of Charge		
6.42	Charge for providing data from confirmed guaranteed loan debts (per loan)	Fixed Charge	€100	
6.43	Charge for issuing copies of accounts (loan movement depiction) (per loan)	Free of Charge		
6.44	Charge for issuing certificate (debt statement) – excluding certificates for tax use (per loan)	Free of Charge		
6.45	Charge for issuing detailed list of interest rate course (per loan)	Free of Charge		
6.46	Charge for sending ownership titles and other documents re: discharged loans	Postal expenses		
6.47	Cadastre Fees	Fixed Charge	€ 30 registration cost plus cadastre stamp	

(*) In the case where a legal or technical audit is required, the fees for collaborating lawyers or engineers will be included in the aforementioned amounts. In cases where a new prenotation registration is required, the customer incurs the relevant expenses in addition to the aforementioned charges.

7. LETTERS OF GUARANTEE

7. LETTERS OF GUARANTEE				
P/N	TYPE OF ACTIVITY	COMMISSION PERCENTAGE	MINIMUM AMOUNT (€)	MAXIMUM AMOUNT (€)
	Income from Letters of Guarantee by Third Parties Income from Connected Businesses			
7.1	Letters of Guarantee in Euro:			
7.1.1	Class A <ul style="list-style-type: none"> • For participation in tenders • For provisional adjustments against Agencies, Customs, and the Bank of Greece 	0.50% 0.20%	€45 €25	
7.1.2	Class B: Good contract performance, etc.	1.25%	€45	
7.1.3	Class C: <ul style="list-style-type: none"> • Receipt of advance payments, payments against commodities, etc. • Duties, Tithe Withdrawal Guarantees 	2.00% 1.25%	€45 €50	
7.2	Letters of guarantee in FX:			
7.2.1	Class A: For participation in tenders, etc.	0.50%	€45	
7.2.2	Class B: Good contract performance, etc.	1.25%	€45	
7.2.3	Class C: Receipt of advance payments, payments against commodities, etc	2.00%	€60	
7.3	Letters of Guarantee to the order of the DEI, towards Municipalities and Communities:			
7.3.1	For issue (1st quarter)	0.40%	€30	
7.3.2	For renewal (subsequent quarters))	0,40%	€20	
7.4	Amendment to Letter of Guarantee			
7.4.1	In Euro	Fixed Charges	€20	
7.4.2	In Foreign Exchange	Fixed Charges	€30	
7.5	Forfeiture of Letter of Guarantee			
7.5.1	In Euro	Fixed Charges	€30	
7.5.2	In Foreign Exchange	Fixed Charges	€30	
7.6	Letter for creditworthiness of Technical Companies	Fixed Charges	€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 Charges	€60	
7.8	Telegraphic-Swift for LG modification communication abroad	Fixed Charges	€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 ^o / 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	€9	
8.2	Pledged securities			
8.2.1	Irrespective of expiry (cheques, bills of exchange, notes to order)	8 ^o / 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	€30	
8.2.4	Return of unpaid pledged bills of exchange payable to our Bank	Fixed Charge	€30	
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 (€)	MAXIMUM AMOUNT (€)
9.1	Settlement of all kinds of forward obligations			
9.1.1	Irrespective of expiry	3‰	€25	
9.1.2	Extension	Fixed Charge	€16	
9.2	Securities for collection from abroad with shipping documents			
9.2.1	Commission against regulating shipping documents / advance payment orders	5‰	€35	
9.2.2	Return of unpaid item	3‰	€35	
9.2.3	Delivery of bills of lading free of payment (free of payment)	3‰	€35	
9.2.4	Transfer of bills of lading to another Bank	3‰	€35	
9.3	Documentary credit addressed to entity abroad/ Advance payment orders			
9.3.1	opening commission	3‰	€40	
9.3.2	performance/settlement commission	5‰	€45	
9.3.3	confirmation commission	2‰	€26	
9.3.4	modification commission	Fixed Charge	€20	
9.3.5	cancellation commission	Fixed Charge	€30	
9.4	Expenses for bills of landing presenting discrepancies (discrepancy fees)	Fixed Charge	€20	
9.5	<ul style="list-style-type: none"> • Remittance telegraph charge (opening of credit, advance payment orders) • Remittance telegraph charge (of security proceeds) 	Fixed Charge	€60 €20	
9.6	Guarantee commission The guarantee commission is collected in the following cases: <ul style="list-style-type: none"> • Opening LC account without depositing margins to a free-of-interest account • opening forward documentary credit 	1%	€45	
9.7	Forward fx activities for transactions	1‰	€60	
9.8	Interbank expenses with "GOUR" charges (Guarantee Our) For this product the selection of Deutsche bank as a receiving bank is obligatory	see also under category ISSUE OF ORDERS		

The confirmation commission, collected when the correspondent bank receives an order to confirm the credit, is irrespective of the opening commission.

9B.EXPORTS

P/N	TYPE OF ACTIVITY	COMMISSION RATE	MINIMUM AMOUNT (€)	MAXIMUM AMOUNT (€)
	FEES COLLECTED FOR EXPORTS TO THE EU* FEES COLLECTED FOR EXPORTS OUTSIDE THE EU*			
9.9	Dispatch of clean items for collection abroad (direct exports /co-derivation):			
9.9.1	irrespective of expiry	2 ^o / ₁₀₀	€20	
9.9.2	extension	Fixed Charge	€16	
9.10	Items for collection directed abroad with shipping documents	4 ^o / ₁₀₀	€25	
9.10.1	Return of unpaid item	2 ^o / ₁₀₀	€25	
9.10.2	Free of payment	2 ^o / ₁₀₀	€20	
9.11	Documentary credit from abroad:			
9.11.1	Announcement commission	1 ^o / ₁₀₀	€20	
9.11.2	Confirmation commission	2 ^o / ₁₀₀	€30	
9.11.3	Performance commission	4 ^o / ₁₀₀	€35	
9.11.4	Cancellation or non-performance commission	2 ^o / ₁₀₀	€16	
9.11.5	Modification commission	Fixed Charge	€13	
9.11.6	Commission for transfer to another beneficiary	1 ^o / ₁₀₀	€16	
9.11.7	Triangular credit (in addition, commission on the value of the export invoice is collected)	1 ^o / ₁₀₀	€88	
9.12	Forward exchange transactions			
9.12.1	For exports to the EU	1 ^o / ₁₀₀	€60	
9.12.2	For exports outside the EU	1 ^o / ₁₀₀	€60	
9.13	Transshipment Commission	5 ^o / ₁₀₀	€15	

10. OTHER SERVICES / PRODUCTS

10A. SAFE DEPOSIT BOXES				
P/N	TYPE OF ACTIVITY	COMMISSION RATE	MINIMUM AMOUNT (€)	MAXIMUM AMOUNT (€)
10.1	Annual rent for conventional safe-boxes depending on their volume in cm ³			
10.1.1	Volume 4,000 – 15,000 cm ³	Fixed Charge	€70 *	
10.1.2	Volume 15,000.01 – 30,000 cm ³	Fixed Charge	€100 *	
10.1.3	Volume 30,000.01 – 50,000 cm ³	Fixed Charge	€150 *	
10.1.4	Volume 50,000.01 cm ³ and above	Agreement with customer	min. €150 *	
10.1.5	Annual rent for electronic safe-boxes (depending on size)	Agreement with customer	min. €100 *	
10.2	Guarantee		€40	
10.3	Night deposit safe-box Annual charges for use	Free of Charge		

Note: The relevant Regional Division maintains the right to negotiate rental prices mentioned herein for all kinds of safe-deposit boxes. In addition, following its approval, it is possible for them to be provided for free to target-customers maintaining a good relationship with the bank

* *the price does not include VAT (today at 23%)*

The collection of rents will be held through a standing order

10B. BANKASSURANCE PRODUCTS				
P/N	TYPE OF ACTIVITY	COMMISSION RATE	MINIMUM AMOUNT (€)	MAXIMUM AMOUNT (€)
10.4	Contract fees		€30	

10C. MISCELLANEOUS ACTIVITIES				
P/N	TYPE OF ACTIVITY	COMMISSION RATE	MINIMUM AMOUNT (€)	MAXIMUM AMOUNT (€)
10.5	Provision of data from file (by case)			
10.5.1	For the last 12 months	€ 1 / page	€15	€40
10.5.2	For the last 13 – 24 months	€1 / page	€ 45	€100
10.5.3	Over 24 months	€1 / page	€ 120	€180
10.5.4	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 unfavourable 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			
10.8.1	Throughout the network	Fixed Charge	€150	
10.8.2	In part of the network only (e.g. a Region)	Fixed Charge	€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 /Attestations	Fixed Charge	€30 /certificate	
10.12	Charges for the 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		

10C. MISCELLANEOUS ACTIVITIES

P/N	TYPE OF ACTIVITY	COMMISSION RATE	MINIMUM AMOUNT (€)	MAXIMUM AMOUNT (€)
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 Charges	€0.30 / employee	
10.16.3	through a disk	Fixed Charges	€0.30 / employee	
10.16.4	Branches with handwritten lists	Fixed Charges	€1 / employee	
10.17	Certificate provision			
10.17.1	for deposit interest for the current and the preceding year	Free of Charge		
10.17.2	for investments realized through the dematerialized securities system	Free of Charge		

10D. REAL ESTATE MANAGEMENT

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

10E. EXPENSE CHARGES

P/N	TYPE OF ACTIVITY	COMMISSION RATE	MINIMUM AMOUNT (€)	MAXIMUM AMOUNT (€)
10.19	Telephone rates (per minute)			
10.19.1	Domestic	Fixed Charges	€2	
10.19.2	Europe	Fixed Charges	€5	
10.19.3	America and other countries	Fixed Charges	€10	
10.20	Simple Letter			
10.20.1	Simple Letter <ul style="list-style-type: none"> • To the same or another town • To other countries 	Fixed Charges Fixed Charges	€3 €5	
10.20.2	Registered mail <ul style="list-style-type: none"> • Domestic • Overseas 	Fixed Charges Fixed Charges	€3 €4	
10.20.3	Couriers <ul style="list-style-type: none"> • Domestic • Overseas 	Fixed Charges Fixed Charges	€10 €25	
10.21	Telegraph – Telex – Swift			
10.21.1	Orders (MT 103 simple) <i>Collected only for orders exceeding €12,500</i>	Fixed Charges	€15 / order	
10.21.2	Urgent Orders (MT 103 urgent)	Fixed Charges	€20 / order	
10.21.3	Swift (MT110, 111, 192, 420, NgX)	Fixed Charges	€15 / order	
10.22	Money counting / sorting			
10.22.1	Banknotes: Per packet of 1,000 banknotes	Fixed Charges	€5	
10.22.2	Banknotes: Per packet of 1,000 banknotes	Fixed Charges	€8	