



Fee Information Document

Name of the account provider: Optima bank S.A.

Account name: Current or Savings Account

Date: 2-10-2023

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account, which are not listed here. Full information is available in: General Banking Terms & Conditions, Pre-contractual Information on Deposits and Bank's Commissions Price List & Other Charges Schedule.
- A glossary of the terms used in this document is available free of charge.

Service	Fee	
General account services		
Provision of account statement		€1
Web banking registration		€0
Provision of notifications		€0
Cards and Cash		
Cash withdrawal from an ATM of the customer's own provider	€50	€0
	€200	
	€600	
Cash withdrawal from an ATM of another provider	€50	1% Minimum €3 and maximum €5
	€200	
	€600	
Debit Card Subscription		€0

Service	Fee		
Payments (excluding cards)			
Standing Order	Branch	from €0.00 to €3.00	
	e-banking	Service unavailable	
Direct Debit	Branch	from €0.00 to €3.00	
	e-banking	Service unavailable	
Credit Transfer SEPA	Outgoing credit transfer €1.000	Branch	€20
		e-banking	€1.40
	Outgoing credit transfer €5.000	Branch	€20
		e-banking	€1.40
	Outgoing credit transfer €15.000	Branch	€75
		e-banking	€5
	Incoming credit transfer €1.000		€4
	Incoming credit transfer €5.000		€4
	Incoming credit transfer €15.000		€5
Payment of amounts due/bills	Branch	from €0.00 to €3.00 based on the organization	
	e-banking	from €0.00 to €0.50 based on the organization	

ANNEX

Terms Glossary

“List of the most representative services linked to a payment account and subject to a fee, in accordance with Article 3 of Law 4465/2017”

Term	Definition
Provision of account statement	Provision of account activity/balance statements in paper form over and above those required by law or regulation or contract.
Web banking registration	Registration for and use of web banking services.
Provision of notifications	Provision of updates on payment account's balance and activity, alerts, etc. through sms or e-mail.
Cash withdrawal from an ATM of the customer's own provider	The customer takes cash out of the customer's account, from an ATM of the customer's own payment service provider.
Cash withdrawal from an ATM of another provider	The customer takes cash out of the customer's account, from the ATM network of another payment service provider.
Debit Card Subscription	Debit card subscription fee.
Standing Order	The account provider makes regular transfers, on the instruction of the customer, of a fixed amount of money from the customer's account to another account.
Direct Debit	The customer permits someone else (recipient) to instruct the account provider to transfer money from the customer's account to that recipient. The account provider then transfers money to the recipient on a date or dates agreed by the customer and the recipient. The amount may vary.
Credit Transfer SEPA	The account provider transfers money, on the instruction of the customer, from the customer's account to another account, within SEPA.
Payment of amounts due/bills	A payment service enabling the customer to pay amounts due and bills (e.g. amounts due to a tax authority, social security funds, insurance undertakings, utilities).