Basic price list commissions & other expenses

November 12th, 2026

Optima bank S.A. Regulated by the Bank of Greece License No: 52/2/17.12.99
Registration Number of Hellenic Business Registry: 003664201000 • LEI Code: 2138008NSD1X1XFUK750
Tax Registration No: 099369013, Tax Procedures and Service Provision Center Attica
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Basic Price List Commissions & Other Expenses

Versions

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ANX158EN.20/01-06-2022	01-06-2022
ANX158EN.21/14-07-2022	14-07-2022
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ANX158EN.24/20-01-2023	20-01-2023
ANX158EN.25/20-02-2023	20-02-2023
ANX158EN.26/16-03-2023	16-03-2023
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ANX158EN.32/23-02-2024	23-02-2024
ANX158EN.33/01-03-2024	01-03-2024
ANX158EN.34/01-04-2024	01-04-2024
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General Notes

- This price list covers the most common transactions, while preferential pricing applies to specific transactions and client categories with specific characteristics, which are defined at the Preferential Price List. In case of transactions not covered by this document, please contact our representatives at your local branch.
- Any clients with deposits in our Bank amounting at least to ten thousand Euros (€10,000) as sole or main beneficiaries are entitled to discounts on specific basic price list charges, indicated by the symbol (*).
- This price list is subject to periodic revision/modification.
- The terms of the transactions and services covered by this Price List are governed by the applicable legislative and regulatory framework as well as the Bank's applicable General Banking Terms.
- Key trading currencies with the Bank: EUR, USD, GBP, CHF, CAD, RON, NOK, DKK, AUD, AED, SEK, JPY, SGD, CZK.

Notes

- The European Economic Area (EEA) currently consists of the following countries: (a) EU Member States: Austria, Belgium, Bulgaria, France, Germany, Cyprus, Denmark, Greece, Estonia, Ireland, Spain, Italy, Croatia, Latvia, Lithuania, Luxembourg, Malta, Finland, The Netherlands, Hungary, Poland, Portugal, Romania, Slovenia, Slovakia, Sweden and Czech Republic and (b) SEPA member-countries: Great Britain, Norway, Iceland, Lichtenstein, Switzerland, Andorra, Vatican, Monaco and San Marino.
- Any transaction that includes foreign currency conversion is also charged with the commission set out in section A3 “Currency Conversion Transactions”.
- Transactions involving currency conversion, up to the equivalent of ten thousand Euros (€10,000) are carried out at the current “Foreign Currency Exchange Rates”, while for larger amounts a special price might be received from the Treasury and Capital Markets Department according to current market prices. You can be informed about Foreign Currency Exchange Rates at the e-banking’s home page and at the Bank’s branches. Products and services of the present price list are offered only to the Bank’s clients.

A. Cash Transactions

- Cash deposits and withdrawals made at the Bank's branches are executed on the same business day as this is defined by the Banks' Branches' business hours (currently between 08:00 and 14:00 (Greek time).
- Clients will bear the relevant cost, in case of money dispatches involving amounts over €5,000 or the equivalent of €5,000 in foreign currency.

1. Cash Deposits

		Charge	Minimum	Maximum	Interest-bearing
1.1	Euro deposit in same or different currency account	Free of charge	-	-	Same day
1.2	EEA banknotes deposit in same or different currency account, if supported • Up to the equivalent of €1,000.00 • Over €1,000.01	- Free of charge - 0.50%	- -	- -	Same day
1.3	Non-EEA banknotes deposit in same or different currency account, if supported • Up to the equivalent of €1,000.00 • Over €1,000.01	- Free of charge - 0.50%	- -	- -	4

2. Cash Withdrawals

		Fixed amount
2.1	Cash withdrawal in Euro from account in Euro or in Foreign Currency	Free of charge
2.2	Banknotes withdrawal from a foreign currency account in the same currency as the account held • Up to the equivalent of €1,000.00 • Over €1,000.01	- Free of charge - 0.50%
2.3	Banknotes withdrawal from a foreign currency account in the same currency as the account held • Up to the equivalent of €1,000.00 • Over €1,000.01	- Free of charge - 0.50%

3. Currency Conversion Transactions

		Charge	Minimum	Maximum
3.1	Purchase/Sale of FC against cash • Up to the equivalent of €1,000.00 • Over €1,000.01	- Free of charge - 0.50%	- -	- -

B. Cheques

- A bank cheque deposited has a same day value – both availability and interest bearing – provided it is placed in a time deposit with a minimum tenor of 1 week.
- Issuance /recall payment /cancelling-returning a cheque is charged with Swift charges for sending a message. There are additional correspondence charges if the cheque is drawn on a Correspondent bank.
- Depositing a cheque issued by a foreign bank and a private cheque drawn at foreign banks is not accepted.

1. Chequebook (*)

		Charge
1.1	Issue of a chequebook on a current account (per sheet)	€2

2. Issue of bank cheques in Euro and foreign currency

		Fee	Minimum	Maximum
2.1	Issue of a Euro bank draft through charging an account: • to the order of the drawer • to the order of Bank of Greece, Government Entities, Customs Offices, the State Lottery Operator, Pension Funds, Local Authorities (e.g. Municipalities) • to the order of a third party	- - 0.10%	- - €15	- - €100
2.2	Issue of foreign currency bank draft (CHF, CAD, GBP)	0.30%	€30	€150

3. Cheque deposit

		Fee	Interest bearing (days)
3.1	Deposit: • of a bank draft or private cheque issued by our bank	Free of charge	0
3.2	• of a bank draft issued by another Bank	Free of charge	1
3.3	• of a bank draft in Euro issued by another Bank	Free of charge	3
3.4	• of a bank draft in foreign currency, issued by another Bank drawn within Greece through the BoG (Clearing Office)	Free of charge	5

4. Incoming Collection

		Charge	Minimum	Maximum
4.1	Payment of cheque issued by our clients through a Correspondent Bank/ item	0.20%	€20	€200

5. Other cheque-related operations

		Charge
5.1	Cheque stop payment due to theft or loss	Bank draft €15 Private cheque €30
5.2	Cheque cancellation	€1.50/sheet for bank drafts €10/sheet for private cheques
5.3	Return and / or redeposit of an unpaid private deposited check of another bank as a pledge	€20
5.4	Return and / or redeposit of a private check of another bank	€30
5.5	Return of a private cheque with insufficient funds to drawer	€30
5.6	Sending Swift messages for cheque issuance [MT110 - Advice of cheque], or cheque recall payment [MT111 - Request for Stop Payment] or for cancelling-returning a cheque [MT112 - Status of a Request for Stop Payment]	€5

C. Credit Transfers

Trading Terms

- **Incoming** credit transfers / remittances are credited with a value date:
  - **within 10´´** for Instant transfers in Euro
  - **same day** for credit transfers in Euro via SEPA and SWIFT, within working days
  - **the next working day** for credit transfers via SWIFT:
    - in Euro, when received by the Bank via SWIFT after 15:00 (Greek time) on working days
    - in foreign currency, when received by the Bank until 15:00 (Greek time) on working days
- **Outgoing** credit transfers / remittances in Euro are credited with a value date:
  - **within 10´´** for Instant transfers in Euro
  - **the next working day** for credit transfers in Euro when the orders are submitted within the following time limits (cut-off time) on business days:
    - between 08:00 and 16:00 (Greek time), for credit transfers within Greece and outside EEA,
    - between 08:00 and 13:00 (Greek time), for credit transfers outside Greece, but within EEA (via regular Sepa).
  - **two working days** for credit transfers in foreign currency, regardless of destination, when the order is received by the Bank between 08:00 and 16:00 (Greek time), on working days.
- **Urgent orders (URGENT)** are only supported in euro and US dollars. Outgoing credit transfers / remittances, that upon customer's request are submitted with the URGENT order indication, are executed on the same business day as the date of submission of the order as long as they are submitted within the following cut-off times on working days:
  - between 08:00 and 16:00 (Greece time), for credit transfers in Euro within Greece and outside the EEA and US dollars regardless of destination
  - between 08:00 and 13:00 (Greece time), for credit transfers in Euro outside Greece, but within the EEA.
- For outgoing credit transfers / remittances in Euro or other EEA currency to a foreign bank outside the EEA, as well as foreign currency in domestic and foreign banks with indication of SHA expenses, fees may be withheld from the Correspondent bank. Correspondent bank fee is withheld from the transferable amount.
- Required fields for credit transfers are:
  - the IBAN account beneficiary within EEA or the account number for countries outside EEA, and
  - the full name of the beneficiary.
- The Bank reserves the right to demand the provision of any other information concerning the nature of the payment or the beneficiary's details for statistical information purposes to the BoG or for the purpose of compliance with Law 4557/2018 on the PREVENTION OF AND COMBATING MONEY LAUNDERING AND TERRORIST FINANCING, respectively.
- Credit transfer standing orders are valid until recalled.
- Credit transfers / remittances originating from a "PAYMENT ACCOUNT WITH BASIC CHARACTERISTICS", pursuant to Law 4465/2017 and in application of article 18, incur a

one-off charge of €5. Credit transfers / remittances to accounts such as the above do not vary from this price list.

Key terms

- Available Charge types:
  - SHA: the originator bears the originator's Bank charges and the beneficiary bears the charges of the paying bank and the intermediary (Correspondent) banks.
  - OUR: All expenses are borne by the originator.
- In cases where such expenses are known in advance to the Bank, they are brought to the attention of the client - originator before any credit transfer/remittance.
- In all other cases, the client accepts to pay any expenses requested retrospectively by the beneficiary's Bank and intermediary Banks.
- OUR interbank expenses do not apply to outgoing credit transfers/remittances for payments of other domestic Bank credit cards.
- IBAN (International Bank Account Number). The international bank account number has a fixed number of characters and a structure that follows a specific ISO standard for each country and includes numbers and / or capital letters of the Latin alphabet (Greek IBAN length 27 characters).
- STP (Straight Through Processing): Orders defined as:
  - Payment orders within EU countries for which a beneficiary account is available in the form of IBAN and including the payer Bank BIC Code.
  - Payment orders outside EU countries for which the BIC Code or Clearing Code of the payer Bank is available.
  - Any orders without the above characteristics are considered NON STP orders and incur management fees.
- Instant: The service ensures the immediate credit and availability of funds in Euro in the beneficiary's account within 10 seconds, regardless of day and time.

1. Incoming remittances

		Charge
1.1	For domestic SEPA incoming transfers of individuals (incl. freelancers and individual businesses) • Up to 40 • 40,01 – 5.000 • 5.000,01 – 12.500 • 12.500,01 – 50.000 • > 50.000,01	 Free €0,5 €4 €5 €8
1.2	All other cases • Up to 40 • 40,01 – 12.500 • 12.500,01 – 50.000 • > 50.000,01	 Free €4 €5 €8

1.2	*Effective as of 1.12.2026* All other cases • Up to 40 • 40,01 – 12.500 • 12.500,01 – 50.000 • > 50.000,01	 Free €4 €6 €9

2. Outgoing remittances charged to an account (*)

		Charge	Minimum	Maximum
2.1	Credit Transfer/Remittance in Euro or other EEA currency to a domestic or EEA Bank (simple or Instant Pay transfer – where applicable) • Up to 12,500.00 • 12,500.01-50,000.00 • 50,000.01+	 €20 €75 0.25%	 - - -	 - - €300
2.2	Credit Transfer/Remittance in Euro to non-EEA Bank or other currency regardless of destination [plus Corresponding Banks' charges]	0.30%	€30	€350
2.3	Cost for zero beneficiary charge (OUR) for Credit Transfer/Remittance in Euro to a domestic bank • Up to 12,500.00 • 12,500.01-50,000.00 • 50,000.01+	 €1 €5 €15	 - - -	 - - -
2.4	Cost for zero beneficiary charge (OUR) for credit transfer/remittance in non-EEA currency to any bank, or in euro to a bank within or outside the EEA, excluding domestic banks [plus possible Corresponding Banks' charges]	€20	-	-
2.5	Confirmation of outgoing order	€15	-	-

3. Other operations

		Charge
3.1	Additional NON -STP charges	€10
3.2	Charges for order cancellation/modification/inquiry	€25 for orders in Euro 25$ for orders in US dollars
3.3	Urgent order	€10

D1. Debit Cards
(Individuals & for professional use)

		Charge
1.1	Card issue	€0
1.2	Annual subscription • Individuals • For professional use (self-employed, sole proprietors and legal entities)	€0 €15
1.3	Card renewal / re-issue	€5
1.4	Currency conversion fees for non euro transactions (purchases and cash withdrawals)	2.50% on the transaction amount in euro, with a minimum of €1

D2. Cash withdrawal with debit card

Transactions at ATMs of third-party ATM network providers within Greece & the EEA may be charged with additional fees by the third-party provider.

		Charge
1.1	Individuals, freelancers and sole proprietorships: • At ATMs of the bank and other banks within Greece & the EEA • At ATMs of third-party ATM network providers within Greece & the EEA* ** Excluded are municipal units of Greece in which there is only one (1) ATM, or municipalities in Greece that consist only of municipal units, where the charge is € 0.* • At ATMs outside Greece & the EEA	€ 0 €0,75 €0,75

1.2	Legal entities • At ATMs of the bank and other banks within Greece & the EEA • At ATMs of third-party ATM network providers within Greece & the EEA* ** Excluded are municipal units of Greece in which there is only one (1) ATM, or municipalities in Greece that consist only of municipal units, where the charge is € 0.* • At ATMs outside Greece & the EEA	€ 0 €0,75 €0,75

E. Retail Financing

Further information and characteristics are available in the Banking Terms and Conditions and in any special terms, the pre-contractual information and the Lending Products Interest Rates table for the respective product.

1a. Credit Cards (Individuals & for professional use)

		Charge
1.1	Primary card's annual subscription (Individuals)	€40
1.2	Additional card's annual subscription (Individuals)	€15
1.3	Card's annual subscription (card for professional use / self-employed, sole proprietors and legal entities)	€30
1.4	Re-issue primary/additional card (individuals & for professional use)	€0
1.5	Re-issue primary/additional card's PIN (individual & for professional use)	€0
1.6	Currency conversion fees for non euro transactions (purchases and cash withdrawals)	2.50% on the transaction amount in euro, with a minimum of €1

1b. Cash withdrawal from credit card credit limit
(Individuals & for professional use)

Transactions at ATMs of third-party ATM network providers within Greece & the EEA may be charged with additional fees by the third-party provider.

		Charge
1.1	• At ATMs of the bank and other banks within Greece & the EEA	€0
	• At ATMs of third-party ATM network providers within Greece & the EEA* ** Excluded are municipal units of Greece in which there is only one (1) ATM, or municipalities in Greece that consist only of municipal units, where the charge is € 0.*	€0
	• At ATMs outside Greece & the EEA	€1,20

2. Housing Loans

		Expense of application examination and loan approval
1.1	House Purchase/Construction/Repair	€ 0,00
1.2	House Purchase at auction	€ 0,00

F. Imports - Exports

1 Imports

			Fixed amount	%	Minimum	Maximum
1.1	Payment of imports (within/outside the EEA) in cash	Up to €15,000.00	€30 (including Swift for payment orders €6)	-	-	-
		Over €15,000.01	-	0.50%	€50 (including Swift for payment orders €6)	-
1.2	Settlement Against Shipping Documents		-	0.50%	€50	-
1.3	Payment of deferred Collections		-	0.30%	€23	
1.4	Amendment		-	0.30%	€12	
1.5	Free of Payment Collections		-	0.30%	-	-
1.6	Return of Unpaid Collections		-	0.30%	€35	
1.7	Transfer of documents to another Bank		-	0.30%	€29	-
1.8	Management Fee/Import data submission fee		€5	-	-	-

2 Documentary letters of credit

		Fixed amount	%	Minimum	Maximum
2.1	Issuance of Letters of Credit	-	0.30%	€44	-
2.2	Negotiation/ Settlement	-	0.50%	€44	-
2.3	Confirmation (In advance charge of the commission for the first quarter upon issuance of the LC. Commissions for subsequent quarters are charged on a cumulative basis upon payment, utilization, or cancellation of the LC.	-	0.20%	€29	-
2.4	Guarantee (In advance charge of the commission for the first quarter upon issuance of the LC. Commissions for subsequent quarters are charged on a cumulative basis	-	1.00%	€44	-

	upon payment, utilization, or cancellation of the LC.				
2.5	Payment of time LC	-	0.30%	€22	-
2.6	Amendment (commission charged per item)	€15	-	-	-
2.7	Cancellation (per item)	€29	-	-	-
2.8	Creation of a Sample Import LC	€30	-	-	-
2.9	Commission on discrepancies between documents (deductible from the amount to be remitted)	€100	-	-	-

3 Exports

3.1. Exports Documentary Collections

		Fixed amount	%	Minimum	Maximum
3.1.1	Documentary Collections	-	0.50%	€29	-
3.1.2	Collection Payment Fee	-	0.20%	€15	-
3.1.3	Amendment	€15	-	-	-
3.1.4	Collections returned unpaid	-	0.20%	€15	-
3.1.5	Payment Against Shipping Documents	-	0.40%	€29	-
3.1.6	–Collection – Joint submission to Bank	-	0.30%	€29	-

3.2 Documentary letters of credit

		Fixed amount	%	Minimum	Maximum
3.2.1	Advice	-	0.10%	€23	-
3.2.2	Negotiation/ Settlement	-	0.40%	€35	-
3.2.3	Confirmation (per undivided quarter)	-	0.20%	€23	-
3.2.4	Transfer to another Bank	-	0.20%	€20	-

3.2.5	Amendment (commission charged per item)	€15	-	-	-
3.2.6	Cancellation (per item)	€23	-	-	-
3.2.7	L/C Pre checking	€30	-	-	-

4. Other Import – Export Costs

		Fixed Amount	%	Minimum	Maximum
4.1	FX buy/sell fees	-	0.10%	€6	-
4.2	FX Conversion Spread	-	0.30%	-	-
4.3	Postal expenses	€5	-	-	-
4.4	Swift for payment orders	€ 6	-	-	-
4.5	Swift for opening L/Cs within the EU/EEA	€44	-	-	-
4.6	Swift for opening L/Cs outside the EU/EEA	€59	-	-	-
4.7	Other Swift messages	€ 20	-	-	-
4.8	Urgent order	€10	-	-	-
4.9	Extra charge for special management of remittance payments Imports /intra – Community acquisition of goods with incomplete /incorrect remittance instructions	€12	-	-	-
4.10	Cancellation/modification of imports payment orders /intra – Community acquisition of goods	€20	-	-	-

G. Letters of Guarantee

The letter of guarantee fees are calculated on an undivided quarter basis.

1 Letters Of Guarantee

	Letters of Guarantee Categories	%	Minimum	Maximum
1.1	Bid	0.50%	€45	-
1.2	Good Performance	1.00%	€45	-
1.3	Advance Payment Guarantee	1.50%	€45	-
1.4	Replacement of Decima	1.50%	€45	-
1.5	Good Payment	1.50%	€45	-

2 Other letter of guarantee fees

		Fixed Amount	%	Minimum	Maximum
2.1	L/G Issue Letter of intent	-	0.30%	€15	-
2.2	L/G notification Fee without commitment by our Bank	€60	-	-	-
2.3	Amendment/Extension/Forfeiture	€60	-	-	-

3 L/G Credit lines

		Fixed Amount	%	Minimum	Maximum
3.1	Lump Sum request evaluation charge of a credit limit for Letters of Guarantee	€250	-	-	-
3.2	Annual Renewal Charge of a credit limit for Letters of Guarantee	-	1.00%	€150	-

H. Business Loans

1 Additional Financing Fees

			Fixed Amount	%	Minimum	Maximum
1.1	Overdraft Request Assessment Charges		€100	-	-	-
1.2	Debt Regulation Request Evaluation charges (commission charged per regulated account)	Up to €50,000	€50	-	-	-
		From €50,001 and over (Upon agreement)	-	-	€100	€300

2 Small Business Loans

2.1 Credit Lines - Short-term Financing

			Fixed Amounts
2.1.1	One-off Credit Requirement Examination Expenditure – Short Term Funding	Up to €200,000	€1,000
		€200,001-€500,000	€2,500
		€500,000 and over	Upon agreement
2.1.2	One- Time Credit Limit Request Expense – Short – Term Cash Collateral (applies to initial request and limit revision)		€300
2.1.3	Annual Refund Limit – Short Term Financing	Up to €200,000	€350
		€200,001-€500,000	€500
		€500,000 and over	Upon agreement

2.2 Amortising loans - Medium/Long-term Financing

			Fixed Amount
2.2.1	Lump –Sum Mortgage Loan Examination Expenditure – Medium – Long Term Funding	Up to €200,000	€1,000
		€200,001-€500,000	€2,500
		€500,000 and over	Upon agreement
2.2.2	One – Time Loan Application – Medium Term Long-Term cash collateral		€400

3. Pledged securities

		Fixed Amount	%
3.1	Accrued claims assignment charges (invoices, credit card certifications etc.)	-	1.00% of assigned value Minimum charge €20
3.2	Cheque redemption date extension charges	€20 per cheque	-
3.3	Cheque – Bill of Exchange Excessive Dispersion Charges	€15 per cheque	-
3.4	Cheque – Bill of Exchange return – sealing – replacement charges	€30 per cheque	-
3.5	Invoice pledging expenses The above fee for the assessment, management and monitoring of pledged invoice receivables shall be payable in addition to the service of process expenses, as described in Chapter I. Due Diligence / Technical Audits of Loans, Section 1.10, and in addition to the fees payable to the Hellenic Cadastre for the registration of pledges in the Electronic Pledge Registry established under Law 5123/2024.	-	1.00% of assigned value Minimum charge €20

4. Other Loan Costs

		Fixed Amount	%	Minimum	Maximum
4.1	Special Application Review Costs	€25	-	-	-
4.2	Charges to evaluate a request for financing against promised collateral	-	0.40%	€50	-
4.3	Change of the terms of a Business Loan	€250	-	-	-
4.4	Short–term working Capital Loan (Credit Limit) extension charges	€50	-	-	-
4.5	Bank Clearance - Certificate Issuance charges	€100	-	-	-
4.6	Issuance /Fee for Loan Intent & Approval Letters	€150	-	-	-

4.7	Certificate issuance & posting charges (letters of "original" interest to provide financing, letters to Chambers, Public Agencies)	€150	-	-	-

5. Medium, Large Enterprise Loans & Specialized Lending

Credit Lines, Short & Long Term Financing						
			Fixed amount	%	Minimum	Maximum
5.1	One-off charge for analyzing/approving credit limits	Companies with no more than 3 subsidiaries	-	-	€300	-
		Companies with more than 3 subsidiaries	-	-	€700	-
5.2	One-off charge for analyzing/increasing credit limits for a fixed or unlimited period	Companies with no more than 3 subsidiaries	-	-	€200	-
		Companies with more than 3 subsidiaries	-	-	€500	-
5.3	Overrun costs covered by a promissory note (enforceable limit)	Companies with no more than 3 subsidiaries	-	-	€200	-
		Companies with more than 3 subsidiaries	-	-	€500	-
5.4	One-off charge for analyzing – restructuring loans /developing loan repayment plans	Companies with no more than 3 subsidiaries	-	-	€300	-
		Companies with more than 3 subsidiaries	-	-	€700	-
5.5	Corporate bond/bondholder expenses		Upon agreement	-	-	-

I. Due Diligence / Technical Audits of Loans

1. Due Diligence Expenses

- All costs/expenses incurred by the Bank and related to, indicatively and not restrictively, Land Registry or Cadastre Expenses for registration, modification or discharge of the mortgage prenotation, legal representation, to the special note of lawyer fees of article 208 of the Code of Civil Procedure for the issuance of a deed of registration (or modification or removal) of a consensual mortgage prenotation, to applications, briefs, issuance of certificates, excerpts, schematic drawings, Land Registry fees, Cadastre fees, etc. are entirely borne by borrower.
- Legal Due diligence expenses concern each individual property inspected, regardless of registration of mortgage prenotation. Such expenses are collected before any inspections and are not refundable provided such inspections are carried out.
- Lump-Sum attendance expenses relating to the mortgage prenotation regard the Bank lawyer's fees for the Bank's representation at the registration deed issuance (or modification or removal) process for consensual mortgage prenotation and for other proceedings related to mortgage prenotation (indicatively, diligence and certification of mortgage prenotation registration at the competent Land Registry /Cadastre etc.). Such expenses may vary depending on the competent local Bar Associations decisions and are borne by the borrower. Additionally, the borrower bears his lawyer fees in regards the client's representation at the mortgage prenotation registration (or modification or removal) process.
- The lump-sum expense of the special note of lawyer fees of article 208 of the Code of Civil Procedure for the issuance of the deed of registration (or modification or removal) of consensual mortgage prenotation refers to the, appointed by the competent Court, lawyer's compensation, for the aforesaid deed issuance as provided by law. The said special note is paid in advance through the relevant Bar Association, while its amount may differ depending on the relevant Ministerial Decision and is borne by the borrower.

		Fixed Amount	%	Minimum	Maximum
1.1	Legal Due diligence (per review of Real Property Ownership Titles)	€350	-	-	-
1.2	Lump-Sum costs of the Bank's attorney attendance for registration of a consensual mortgage prenotation	-	-	From €300	-
1.3	Lump-Sum cost of the Bank's attorney attendance for amendment of mortgage prenotation decision/deed	-	-	From €370	-
1.4	Lump-Sum cost of the Bank's attorney attendance for removal/discharge of mortgage prenotation	-	-	From €150	-

1.5	Lump-Sum cost/expenses for special note of lawyer fees of article 208 of the Code of Civil Procedure for the issuance of a deed of registration or modification or removal of a consensual mortgage prenotation		€160	-	-	-
1.6	Lump-Sum costs for declaration of encumbrance to the Cadastre Office		€50	-	-	-
1.7	Property Registration Fixed Fee (area under land mapping)	Main area	€35	-	-	-
		Auxiliary area	€20	-	-	-
1.8	Cadastral schematic drawing Fixed Fee		€15	-	-	-
1.9	Issuance of Cadastral Property Certificate Fixed Fee (area under land mapping)		5	-	-	-
1.10	Service Fees for Pledge or Assignment Agreement (per service)		44			
1.11	Extrajudicial notice expenses (per service)		€60	-	-	-

2. Appraisals/On-site inspections, Work Progress & Property Re-appraisal*

The following expenses are additionally charged with VAT 24%.

Commercial Value	Up to € 400.000	From € 400.001 up to € 1.000.000	From €1.000.001 up to €2.000.000	From € 2.000.001 And above
Land	From € 150	From € 200	From € 250	From € 300
Independent Properties - Small Industry – Industrial Buildings, Small Business Buildings, Residential Buildings - Tourist Facilities, Clinics - Hospitals	From € 200 From € 300	From € 300 From € 400	From € 400 From € 500	From € 500 From € 600
Horizontal Properties - Apartment, Office, Store, Warehouse & Parking Spot	From € 150	From € 200	From € 250	From € 300

*To the above expenses additional costs may be added, such as indicatively ferry ticket/overnight accommodation costs where required, for which the prospective borrower will be informed in advance.

3. Other Charges

Registered Mortgage Charges
The final cost is calculated as a percentage of the amount of the debt secured with the pre-notation of mortgage established on the immovable asset.
The percentage basis varies per mortgage/cadastral office. The borrower must pay the final fee to the Bank's legal counsel who makes the petition to the competent court (pre-notation court proceeding).
Additional fees and charges may apply, according to the price list of each of the relevant mortgage/cadastral office (i.e. a 24% of VAT may apply in case of Gratis Registrar Offices).

		Fixed Amount
3.1	Works Certification	€ 80
3.2	Court testimony	€ 150
3.3	Property Re-evaluation	50% of the initial fee [if the re-evaluation occurs during 2 years' time]
3.4	Evaluation of Mechanical Equipment	On a case basis
3.5	Property Evaluation in non-urban areas [Attica & Salonica excluded]	The above mentioned charges, increased by a daily compensation of €80, plus travel expenses
3.6	Registered Mortgage Charges	From 0.975%

J. Other Charges

The relevant services are provided upon written request of the client.

1. Deposit Accounts

		Charge
1.1	Monthly account statement for Individuals [per month]	€3
1.2	Statement older than the current month statement [per page]	€0.50

2. Mortgage Loans

		Fixed Amount
2.1	Change of the terms of Mortgage Loan	€250

3. Currency Trading

		Charge	Minimum	Maximum
3.1	SPOT exchange deal pricing or same day	0.10%	€5	€30

4. Other Services

		Charge
4.1	Transaction Inquiries [not older than 2 months)	€20
4.2	Information inquiries, from Bank records on entries beyond 2 months up to 5 years [The charge applies per request. Each request concerns the search of up to 5 documents. More than 5 documents are treated as a new request. | Any information required by judicial or other public/independent authorities is provided free of charge.]	€50
4.3	Issue of certificates to Universities, Auditors, Chambers, Ministries (excl. certificate for "Source of assets")	€20
4.4	Certificate of deposit / investment balance	€20
4.5	Issue of Letter of Recommendation	€40
4.6	Commercial information provided to foreign entities	€100
4.7	Heirs assets research cost [Collected regardless of outcome]	€40
4.8	Cost of heirs legalization issuance [Collected if a customer is identified and if the total amount of return exceeds €300]	Free of charge for amount of return ≤€300 €60 for amount of return >€300
4.9	Cost of power of attorney review and issuance of legalization based on power of attorney	€20
4.10	Deletion of unfavorable entries from TEIRESIAS records	€75
4.11	Copy of recorded phone order, per order	€25
4.12	Reprinting of stock market order execution trading slip [per trading slip]	€0.50 €5 minimum €250 maximum
4.13	Legal due diligence fees for the issuance/renewal of clients-legal entities legalization and representation certificate (legalization) *Existing customers (prior to 23.10.2025) will be charged based on the date of the legalization and representation certificate renewal after 2.1.2026.*	€25 €45 for foreign legal entities The above expenses are additionally charged with VAT 24%.

5. Mail Expenses

			Charge
5.1	Confirmation of transaction in financial instruments [per dispatch]		€0.80
5.2	Client periodic update [per dispatch]		€1.00
5.3	Simple domestic letter through ELTA		€1.50
5.4	Domestic registered letter through ELTA		€3
5.5	Simple non-domestic registered letter through ELTA		€3
5.6	Non-domestic registered letter through ELTA		€5
5.7	Courier		€10 - €30
5.8	Inactive account notification before 20-year period elapses	Ordinary domestic mail	€1.00
		Ordinary airmail-abroad	€1.50
		Registered mail in Greece	€2.00
		Registered mail abroad	€20.00

6. Safe deposit box rental

The rent is annual and is collected in full on the rental anniversary.
The following charges are additionally charged with VAT 24%.
The cost of replacing the lock is paid in full by the client renting the safe deposit box.
Safe deposit boxes are available at specific branches.

	Safe deposit box rent & Other charges	Charge
6.1	Small	€200
6.2	Medium	€400
6.3	Large	€600
6.4	Guarantee for safe deposit box irrespective of size (lump sum)	€30
6.5	Replacement of safe deposit box key (burglary/key loss)	Cost of work

K. PAYMENTS / DIRECT DEBITS

Orders placed until 16:00 on a business day will be executed on the same business day. In case of orders' placement at a different time, they will be executed with a value date of two business days.

1. Credit Card payment

		Charge
1.1	Other bank credit card payment	€5

2. Payments & Direct Debits

The organizations for payment and direct debit are available at the **"Payments & Direct Debits" Appendix**.