

# Basic price list commissions & other expenses

February 28<sup>th</sup>, 2025

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.22/01-10-2022 | 01-10-2022     |
| ANX158EN.23/27-10-2022 | 27-10-2022     |
| 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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## 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 <ul style="list-style-type: none"> <li>• Up to the equivalent of €1,000.00</li> <li>• Over €1,000.01</li> </ul>     | - Free of charge<br>- 0.50% | -<br>-  | -<br>-  | Same day         |
| 1.3 | Non-EEA banknotes deposit in same or different currency account, if supported <ul style="list-style-type: none"> <li>• Up to the equivalent of €1,000.00</li> <li>• Over €1,000.01</li> </ul> | - Free of charge<br>- 0.50% | -<br>-  | -<br>-  | 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 <ul style="list-style-type: none"> <li>Up to the equivalent of €1,000.00</li> <li>Over €1,000.01</li> </ul> | - Free of charge<br>- 0.50% |
| 2.3 | Banknotes withdrawal from a foreign currency account in the same currency as the account held <ul style="list-style-type: none"> <li>Up to the equivalent of €1,000.00</li> <li>Over €1,000.01</li> </ul> | - Free of charge<br>- 0.50% |

## 3. Currency Conversion Transactions

|     |  | Charge                      | Minimum | Maximum |
|-----|--|-----------------------------|---------|---------|
| 3.1 | Purchase/Sale of FC against cash <ul style="list-style-type: none"> <li>Up to the equivalent of €1,000.00</li> <li>Over €1,000.01</li> </ul> | - Free of charge<br>- 0.50% | -<br>-  | -<br>-  |

## 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:<br>• 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<br>Private cheque €30                         |
| 5.2 | Cheque cancellation  | €1.50/sheet for bank drafts<br>€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 when received by the Bank until 15:00 (Greek time) within working days, are credited with a value date:
  - same day for orders in Euro,
  - the next working day for orders in foreign currencies.
- Outgoing credit transfers / remittances in Euro within EEA or other EEA currency, are executed with a value date on the next business day, when the applications 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.
- Incoming credit transfers / remittances received or outgoing credit transfers / remittances applications submitted at different than the above time limits, are executed with a value date of two business days.
- Outgoing credit transfers / remittances in foreign currency (non-EEA currency), regardless of destination, are executed with a value date of two business days when the submission of the application is completed between 08:00 and 16:00 (Greek time) on a business day.
- Urgent orders are only supported in euros and US dollars. Outgoing credit transfers / remittances, regardless of currency, completed on the same business day as the date of submission of the request, are considered URGENT, with the relative charge when the applications are submitted within the following time limits (cut-off time) on business days:
  - between 08:00 and 16:00 (Greek time), for credit transfers in Euro within Greece and outside EEA and in US dollars regardless of destination,
  - between 08:00 and 13:00 (Greek time), for credit transfers outside Greece, but within 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 BEN / 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

- **Charge types:**
  1. **SHA:** the originator bears the originator's Bank charges and the beneficiary bears the paying bank charges.
  2. **BEN:** All expenses are borne by the beneficiary (the option is available for countries

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and currencies outside of the EEA).

3. **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 Pay:** The service ensures the immediate credit and availability of funds in the beneficiary's account within 10 seconds, regardless of day and time. It concerns amounts up to €100,000.00 per transaction to participating in the service banks in Greece and in other countries within the Single European Payments Area (SEPA).

## 1. Incoming remittances

|     |  | Charge                         |
|-----|--|--------------------------------|
| 1.1 | For domestic SEPA incoming transfers of individuals (incl. freelancers and individual businesses) <ul style="list-style-type: none"> <li>• Up to 40</li> <li>• 40,01 – 5.000</li> <li>• 5.000,01 – 12.500</li> <li>• 12.500,01 – 50.000</li> <li>• &gt; 50.000,01</li> </ul> | Free<br>€0,5<br>€4<br>€5<br>€8 |
| 1.2 | All other cases <ul style="list-style-type: none"> <li>• Up to 40</li> <li>• 40,01 – 12.500</li> <li>• 12.500,01 – 50.000</li> <li>• &gt; 50.000,01</li> </ul>   | Free<br>€4<br>€5<br>€8         |

## 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) <ul style="list-style-type: none"> <li>• Up to 12,500.00</li> <li>• 12,500.01-50,000.00</li> <li>• 50,000.01+</li> </ul> | €20<br>€75<br>0.25% | -<br>-<br>- | -<br>-<br>€300 |

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|     |  |                 |             |             |
|-----|--|-----------------|-------------|-------------|
| 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 or other EEA currency to a domestic or EEA Bank [plus Corresponding Banks' charges] <ul style="list-style-type: none"> <li>Up to 12,500.00</li> <li>12,500.01-50,000.00</li> <li>50,000.01+</li> </ul> | €1<br>€5<br>€15 | -<br>-<br>- | -<br>-<br>- |
| 2.4 | Cost for zero beneficiary charge (OUR) for Credit Transfer/Remittance in non-EEA currency or to non-EEA Bank [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    |
| 3.3 | Urgent order  | €10    |

## D. Debit Cards

|     |  | Charge                 |
|-----|--|------------------------|
| 1.1 | Card issue   | €0                     |
| 1.2 | Annual subscription <ul style="list-style-type: none"> <li>Individuals</li> <li>For professional use (self-employed, sole proprietors and legal entities)</li> </ul>   | €0<br>€15              |
| 1.3 | Card renewal / re-issue  | €5                     |
| 1.4 | Optima bank ATM transactions   | €0                     |
| 1.5 | Transactions at other bank ATMs through DIAS network [per transaction   The transaction may be charged with Acquiring Direct Access Fee (DAF) of the Bank in which the transaction takes place].                     | €0                     |
| 1.6 | Transactions at non-DIAS ATM networks, in Greece and abroad [per transaction   The transaction may be charged with Acquiring Direct Access Fee (DAF) of the Bank/Organization in which the transaction takes place]. | 1.00%<br>Min €3 Max €5 |

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|     |   |    |
|-----|---|----|
| 1.7 | Account balance inquiry at other bank ATMs through the DIAS network | €0 |
|-----|---|----|

## 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.

### 1. Credit Cards

|     |   | Charge |
|-----|---|--------|
| 1.1 | Primary card's annual subscription  | €40    |
| 1.2 | Additional card's annual subscription   | €15    |
| 1.3 | Re-issue primary/additional card  | €0     |
| 1.4 | Re-issue primary/additional card's PIN  | €0     |
| 1.5 | Cash advance transactions from Optima bank ATM [per transaction]  | €0     |
| 1.6 | Cash advance transactions from other Bank/Organization ATM in EEA countries [per transaction   The transaction may be charged with extra fees applied from the other Bank]. | €0.90  |
| 1.7 | Cash advance transactions in non EEA countries [per transaction  The transaction may be charged with extra fees applied from the other Bank].                               | €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 | Settlement without limit or without documents       |                  | -                                      | 0.50% | €50                                    | -       |
| 1.2 | Payment of imports (within/outside the EEA) in cash | Up to €15,000.00 | €30 (including forwarding expenses €6) | -     | -                                      | -       |
|     |   | Over €15,000.01  | -                                      | 0.50% | €50 (including forwarding expenses €6) | -       |
| 1.3 | Time settlements                                    | Settlement       | -                                      | 0.30% | €23                                    | -       |
|     |   | Extension        | -                                      | 0.30% | €12                                    | -       |
| 1.4 | Fee of Payment Collections                          |                  | -                                      | 0.30% | -                                      | -       |
| 1.5 | Return of Unpaid Collections                        |                  | -                                      | 0.30% | €35                                    |         |
| 1.6 | Transfer of documents to another Bank               |                  | -                                      | 0.30% | €29                                    | -       |
| 1.7 | Management Fee/Import data submission fee           |                  | €5                                     | -     | -                                      | -       |
| 1.8 | FX buy/sell fees                                    |                  | -                                      | 0.10% | €6                                     | -       |

### 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 (per undivided quarter)  | -            | 0.20% | €29     | -       |
| 2.4 | Guarantee (per undivided quarter)   | -            | 1.00% | €44     | -       |
| 2.5 | Time liability settlement   | -            | 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         | -     | -       | -       |

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### 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                                | Maturity Extension                      | €15          | -     | -       | -       |
| 3.1.4                                | Collections returned unpaid             | -            | 0.20% | €15     | -       |
| 3.1.5                                | Time Liability Settlement - Securitized | -            | 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   | €20          | -     | -       | -       |
| 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   | €6           | -     | -       | -       |
| 4.8  | Extra charge for Remittance payment of Imports /intra-Community acquisitions of goods with the indication of “high priority” or “urgent” irrespective of Bank and currency | €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 | Annulation /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    |
|       |   | €200,001-€500,000 |
|       |   | €500,000 and over |
| 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    |
|       |   | €200,001-€500,000 |
|       |   | €500,000 and over |

#### 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    |
|       |  | €200,001-€500,000 |
|       |  | €500,000 and over |
| 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<br>Minimum charge<br>€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 | -  |

### 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 including, but not limited to, land registry or cadastre expenses for registration, modification or waiver of the mortgage prenotation, legal representation, applications, briefs, issue of certificates, excerpts, schematic drawings, land registry fees, cadastre fees, etc. are entirely borne by borrower.
- Due diligence expenses are associated with each individual property inspected, regardless of registration of mortgage prenotation. These are collected before any inspections and are not refunded provided such inspections are carried out.
- One-off consent and attendance expenses relating to the mortgage prenotation refer to collaborating lawyer's fees and may vary on the basis of the decisions made by local competent bar associations and are borne by the borrower.

|      |   | Fixed Amount   | %   | Minimum   | Maximum |
|------|---|----------------|-----|-----------|---------|
| 1.1  | Due diligence (per review of real property ownership titles)                                | €350           | -   | -         | -       |
| 1.2  | One-off mortgage prenotation consent & attendance costs                                     | -              | -   | From €300 | -       |
| 1.3  | One-off cost of amendment of mortgage prenotation decision                                  | -              | -   | From €370 | -       |
| 1.4  | Legal fees for mortgage prenotation waiver  | -              | -   | From €370 | -       |
| 1.5  | Legal fees for client representation in consenting for registration of mortgage prenotation | €190           | -   | -         | -       |
| 1.6  | One-off costs for lien statement to the Cadastre Office                                     | €50            | -   | -         | -       |
| 1.7  | Property Registration Fixed Fee   | Main area      | €35 | -         | -       |
|      |   | Auxiliary area | €20 | -         | -       |
| 1.8  | Cadastral schematic drawing   | €15            | -   | -         | -       |
| 1.9  | Contract Delivery Expenses (per delivery)   | €44            | -   | -         | -       |
| 1.10 | Extrajudicial notice Expenses (per service)   | €60            | -   | -         | -       |

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## 2. Appraisals/On-site inspections, Progress of Works & Property Re-appraisal

The following charges are additionally charged with VAT 24%.

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

## 3. Other Charges

### 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<br>[Collected regardless of outcome]   | €40    |

|      |   |  |
|------|---|--|
| 4.8  | Cost of heirs legalization issuance<br>[Collected if a customer is identified and if the total amount of return exceeds €300] | Free of charge<br>for amount of<br>return ≤€300<br><br>€60 for amount<br>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  |
| 4.12 | Copy of recorded phone order, per order   | €25  |
| 4.13 | Reprinting of stock market order execution trading slip [per trading slip]  | €0.50<br>€5 minimum<br>€250 maximum  |

## 5. Mail Expenses

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

## 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.