

Electronic Transactions Price List

January 21st, 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
32 Aigialeias Str & Paradissou, 151 25 Maroussi • Tel. +30 210 81.73.000 • Fax. +30 210 81.73.101

optimabank.gr

Electronic Transactions Price List

Versions

Version	Effective date
ANX216EN.1/03-08-2020	03-08-2020
ANX216EN.2/26-02-2021	26-02-2021
ANX216EN.3/01-04-2021	01-04-2021
ANX216EN.4/29-10-2021	29-10-2021
ANX216EN.5/25-01-2022	25-01-2022
ANX216EN.6/18-02-2022	18-02-2022
ANX216EN.7/14-03-2022	14-03-2022
ANX216EN.8/28-03-2022	28-03-2022
ANX216EN.9/23-12-2022	23-12-2022
ANX216EN.10/20-01-2023	20-01-2023
ANX216EN.11/16-03-2023	16-03-2023
ANX216EN.12/24-07-2023	24-07-2023
ANX216EN.13/02-10-2023	02-10-2023
ANX216EN.14/30-01-2024	30-01-2024
ANX216EN.15/12-06-2024	12-06-2024
ANX216EN.16/09-09-2024	09-09-2024
ANX216EN.17/17-01-2025	17-01-2025
ANX216EN.18/21-01-2025	21-01-2025

TABLE OF CONTENTS

<u>Credit Transfers/Remittances</u>	5
<u>Foreign Exchange Operations</u>	8
<u>Other Operations</u>	8
<u>Payments</u>	9

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.
- 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.
- 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 is 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.

Definition

- 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.

A.

Credit Transfers

Trading Terms

- Outgoing credit transfers / remittances in Euro within EEA or other EEA currency are executed as follows:
 - amounts up to €100,000.00 per transaction, to participating in instant priority payment banks in Greece and the EEA, are executed with immediate credit and availability of funds in the beneficiary's account within 10 seconds, regardless of day and time.
 - Otherwise, they are executed on the same business day as the date of submission of the request when the applications are submitted within the following time limits (cut-off time) on business days:
 - until 16:00 (Greek time), for credit transfers within Greece and outside EEA,
 - until 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 the next business day.
- Outgoing credit transfers / remittances in euro to a foreign bank outside the EEA or in US dollars, regardless of destination, are executed on the same business day as the date of submission of the request when the applications are submitted within the following time limits (cut-off time) on business days:
 - until 16:00 (Greek time), for credit transfers in euro within Greece and US dollars regardless of destination
 - 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 the next business day.
- 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 until 16:00 (Greek time) on a business day.
 - 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 three business days.
- 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:
 - account beneficiary in IBAN* format within EEA or the account number for countries outside EEA and
 - the full name of the beneficiary.
- Key trading currencies with the Bank: EUR, USD, GBP, CHF, CAD, RON, NOK, DKK, AUD, AED, SEK, JPY, SGD, CZK.
- The **IRIS payments** interbank service provides the customer the possibility of immediate transfer (24/7/365) and credit of the funds to the beneficiary's account in the service banks in Greece,

using a mobile phone number or tax ID without use of IBAN. Sending money in euros through the Service has a quantitative limit of €500 per day, regardless of the number of transactions. The service is provided through the Optima mobile app.

- **IRIS payments** refers to the payment made to a subscriber of the service, who has registered as an Individual user by stating his mobile phone number.
- **IRIS payments for professionals** refers to the payment made to a subscriber of the service who has registered with the status of a professional (self-employed/sole proprietors) by declaring his/her tax ID or mobile phone number.
- 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 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:**
 - **SHA:** the originator bears the originator's Bank charges and the beneficiary bears the paying bank charges.
 - **BEN:** All expenses are borne by the beneficiary (the option is available for countries and currencies outside of the EEA).
 - **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).

1. Outgoing remittances charged to an account (*)

		Charge	Minimum	Maximum
1.1	Credit Transfer/Remittance in Euro or other EEA currency to a domestic or EEA Bank <ul style="list-style-type: none"> Up to 12,500.00 12,500.01 – 50,000.00 50,00.01 – 150,000.00 >150.000,01 Individuals' domestic transfers in Euro (incl. freelancers and individual businesses) for amounts up to €5,000	€1.40 €5 €7 €20 €0.5	- - - -	- - - -
1.2	Credit Transfer/Remittance in Euro to non-EEA Bank or other currency regardless of destination [plus Corresponding Banks' charges] <ul style="list-style-type: none"> Up to 12,500.00 12,500.01– 50,000.00 > 50.000,01 	€1.40 €30 0.20%	- - -	- - €300
1.3	Cost for zero beneficiary charge (OUR) for Credit Transfer/Remittance in Euro or other non-EEA currency [plus possible Corresponding Banks' charges] to a domestic or EEA Bank <ul style="list-style-type: none"> Up to 12.500,00 12.500,01- 50.000,00 > 50.000,01 Individuals' domestic transfers in Euro (incl. freelancers and individual businesses) for amounts up to €5,000	€1 €5 €15 €0.5		
1.4	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	-	-
1.5	Cost for Urgent Credit Transfer/remittance in non-EEA currency or to non-EEA Bank	€10	-	-
1.6	Confirmation of outgoing order	€15	-	-
1.7	Cancellation / modification, order inquiry costs (upon contact with the Bank)	€25	-	-

2. IRIS payments Service via Optima mobile app

2.1 Outgoing remittances		Charge	Minimum	Maximum
2.1.1	IRIS payments, up to €500.00	Free of charge	-	-
2.2.1	IRIS payments for professionals, up to €500.00	Free of charge	-	-

2.2 Incoming remittances		Charge	Minimum	Maximum
2.2.1	IRIS payments	Free of charge	-	-
2.2.2	IRIS payments for professionals	0.50%	€0.10	€2.50

B. CURRENCY CONVERSION TRANSACTIONS

		Charge	Minimum	Maximum
1.1	Purchase/Sale of Foreign Exchange	0,10%	€5	€30

C. OTHER OPERATIONS

		Charge
1.1	Issue of a chequebook on a current account (per sheet)	€1
1.2	Alerts (informative e-mail) for transactions	Free of charge

D. PAYMENTS

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	€1

2. Payments

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