Electronic Transactions Price List

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Optima bank S.A.
Registration Number of Hellenic Business Registry: 003664201000
32 Aigialeias & Paradissou Str. 15125 Maroussi Greece
T: +30 210 8173000

optimabank.gr

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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
ANX216EN.19/15-07-2025	15-07-2025
ANX216EN.20/01-10-2025	01-10-2025
ANX216EN.21/23-12-2025	23-12-2025
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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.
- 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 are credited with a value date:
  - **within 10´´** for Instant transfers in Euro
  - **same 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.
- For outgoing credit transfers / remittances in Euro to a domestic or foreign bank within the EEA, with indication of SHA expenses, fees may be withheld from the Correspondent bank.
- 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.
- 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 the following daily quantitative limits, regardless of the number of transactions per category: €1.000 to individuals/consumers and €1.000 to freelancers/sole proprietorships. The service is provided through the Optima mobile app.
- The **IRIS payments** is the interbank service for instant funds transfer (24/7/365) from account to account and serves the following cases:
  - Possibility of immediate transfer and credit of funds to the beneficiary's account in the service banks in Greece, using a mobile phone number or tax ID, without the use of IBAN. Sending money in euros through the Service has the following daily quantitative limits, regardless of the number of transactions per category: up to €1.000 to individuals/consumers (with a monthly limit of €5,000) and up to €1,000 to freelancers/sole proprietorships. The service is provided through the Optima mobile app and is divided in two categories:
    - **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.
  - Possibility of direct payment in online and physical stores (**IRIS commerce**) via bank account debit, without the use of cards or IBAN and at the same time direct credit to the beneficiary's bank account. The payment is initiated by the merchant/online store and the payer can proceed with the payment either by scanning a QR code via the Optima mobile app or by redirection to Optima e-banking/ Optima mobile app.

- The functionality of **Payroll for business personnel** refers to the ability to pay the payroll of each cooperating business electronically, via file upload through Optima e-banking. The employee's account can be held at Optima bank or at the banks Alpha Bank S.A., National Bank of Greece S.A., Eurobank S.A., Piraeus Bank S.A., Vivabank Single Member S.A., CrediaBank, Aegean Baltic Bank S.A..
- 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

- **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).

1. Outgoing remittances charged to an account (*)

		Charge	Minimum	Maximum
1.1a	The pricing refers to credit transfers/remittances of individuals, freelancers, sole proprietorships and legal entities. Credit transfer/remittance in euro or other EEA currency to a domestic or EEA bank • Up to 5,000.00 • 5,000.01 - 12,500.00 • 12,500.01 – 50,000.00 • 50,00.01 – 150,000.00 • >150.000,01	 €0.50 €1.40 €5 €7 €20	 - - - - -	 - - - - -
1.1b	The pricing refers to credit transfers/remittances of legal entities. Credit transfer/remittance in euro or other EEA currency to a domestic or EEA bank • Up to 5,000.00 • 5,000.01 - 12,500.00 • 12,500.01 – 50,000.00 • 50,00.01 – 150,000.00 • >150.000,01	 €1,40 €2,40 €6 €10 €20	 - - - - -	 - - - - -
1.2a	For individuals, freelancers, sole proprietorships and legal entities. Credit transfer/remittance in euro to non-EEA bank or other currency regardless of destination [plus Corresponding banks' charges] • Up to 12,500.00 • 12,500.01– 50,000.00 • > 50.000,01	 €9.00 €40 0.20%	 - - -	 - - €300
1.2b	*Valid as of 1.10.2026* For individuals, freelancers, sole proprietorships and legal entities. Credit transfer/remittance in euro to non-EEA bank or other currency regardless of destination [plus Corresponding banks' charges] • Up to 12,500.00 • 12,500.01– 50,000.00 • > 50.000,01	 €17.00 €40 0.20%	 - - -	 - - €300

1.3	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 Individuals' domestic transfers in euro (incl. freelancers and individual businesses) for amounts up to €5,000	€1 €5 €15 €0.50	- - - -	- - - -
1.4	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	-	-
1.5	Confirmation of outgoing order	€15	-	-
1.6	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 €1,000.00 daily and up to €5,000.00 monthly	Free of charge	-	-
2.2.1	IRIS payments for professionals, up to €1,000.00 daily	Free of charge	-	-

2.2 Incoming remittances		Charge	Minimum	Maximum
2.2.1	IRIS payments up to €5,000.00 monthly	Free of charge	-	-
2.2.2	IRIS payments for professionals	0.50%	€0.10	€2.50

3. Payroll for business personnel

3.1 Payroll Execution via Optima eBanking		Charge	Minimum	Maximum
3.1.1	Charge per order, for employee payment account within Optima bank	€0.20	-	-
3.1.2	Charge per order, for employee payment account at another bank	€1.20	-	-

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.**