

# Investment Services

## PRICING LIST



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## Investment Services Pricing List

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### 1. Trades in transferable securities on the Cyprus Stock Exchange (CES)

		Charge	Minimum	Maximum	
1.1	Bank Commission		€10/trade	1% of transaction value	
1.2	Settlement costs (per transferable security)	€0,75			
1.3	Sales tax (of the transaction value)	0,2% <a href="#">(1)</a>			
1.4	CSE charges of the transaction value:				
	<b>Main Market Securities</b>	<b>Emerging Companies Market Securities</b>	<b>Alternative Market</b>	<b>Sovereign Debt</b>	<b>Corporate Debt</b>
Subscription to CSE "Variable charge" <a href="#">(3)</a>	0,0125%	0,0125%	0,040%		0.0001% on the Emerging Companies Market and 0.0025% on the Main Market
Transaction fee through ODL		0,000%	0,0050%		
CSE fees on market transactions		0,000%	0,010%	0,0025%	0,000%
Transaction Clearing Fees in favour of the Central Securities Depository and Central Registry of Securities (CDCR)	0,020%	0,020%	0,025%	0,0075%	0.005% on the Emerging Companies Market and 0.0075% on the Main Market
1.5	Additional CSE Charges				
	<b>Main Market Securities</b>	<b>Emerging Companies Market Securities</b>	<b>Alternative Market</b>	<b>Government Debt</b>	<b>Company Debt</b>
Fee per transaction	0,05 €	0,05 €	0,05 €	0	0,05 €
Fee per ODL order	0,11 €	0,11 €	0,11 €	0	0,11 €

## 2. Over-the-counter Transfers due to transactions in Equity Options, ETFs on the Securities Market of Athens Exchange (ATHEX)

		Charge	Minimum	Maximum
2.1	Bank commission through charges on transaction value		€10/transaction	1% <a href="#">(2)</a>
2.2	ATHEX charges & Other Charges on the transaction value <ul style="list-style-type: none"> <li>Over-the-counter FoP Transaction</li> <li>Over-the-counter DVP Transaction</li> </ul>	0,06% <a href="#">(2)</a> 0,06% <a href="#">(2)</a> + €1	€20/transaction €21/transaction	
2.3	Sales tax through charge on transaction value	0.2%		

## 3. Over-the-counter trades in bonds and fixed income securities

- In special cases, the above transactions in bonds and fixed income securities may be subject to third-party additional expenses. All costs and expenses, including all kinds of fees, taxes (such as VAT, tax on the sale of shares, etc.), rights of third parties, court costs, interest on arrears, fees or commissions of third parties for the execution of transactions, settlement expenses of transactions, insurance premiums, telephone, telegraphic or postal fees, etc., which relate to transactional relationship between the Customer and the Bank, are levied on the Customer. Adjustments to third party costs are announced to the Customer and paid on first demand.
- In case of purchase any occurring transaction spread has been included in the final agreed cost of purchase.

	Duration in years	High Investment Grade Issuers AAA	Investment Grade Issuers	Non-Investment Grade Issuers
*Maximum commission Optima bank on the transaction value	0-1	0,160%	0,260%	0,400%
	1-3	0,200%	0,325%	0,500%
	3-5	0,240%	0,390%	0,600%
	5-10	0,320%	0,520%	0,800%
	10+	0,400%	0,650%	1,000%

#### 4. Over-the-counter Transfers due to transactions in Bonds on the Securities Market of Athens Exchange (ATHEX)

		Charge	Minimum	Maximum
4.1	Bank commission through charges on transaction value		€10/transaction	1% (2)
4.2	ATHEX charges & Other Charges on the transaction value <ul style="list-style-type: none"> <li>• Over-the-counter FoP Transaction</li> <li>• Over-the-counter DVP Transaction</li> </ul>	0,015% (2) 0,015% (2) + €1	€20/transaction €21/transaction	

	5. Trades in Foreign UCITS Funds not affiliated with the Bank - Redemption cost per transaction	Charge
5.1	Eligible for safekeeping by the Custodian through €clear	€10
5.2	Eligible for safekeeping by the Custodian outside €clear	€14
5.3	Funds with registered offices and custody services in Luxembourg, Ireland and the UK	€35
5.4	Funds with registered offices and custody services in the United States of America	€90
5.5	Special Category Funds	€300

## 6. Trades in transferable securities & Exchange-Traded Funds (ETFs) international markets

	EUROPE*	US-CANADA	OTHER COUNTRIES**
Maximum Fee (of transaction value)	1%	1%	1%
Minimum Fee (per bordereau)	€ 20	€ 20	€30 (Bulgaria, Japan, South Africa)
			€40 (Australia, Singapore)
			€50 (Israel, Poland, Turkey)
			€60 (New Zealand)
			€130 (Hungary)
Settlement Fee (per executed order)	€ 10	€ 10	€ 22
Maximum Broker Fee (of the transaction value) [5]	0,15%	0,05%	0,75%
Sales tax (of the transaction value)	0,20%		

\* England, Austria, Belgium, France, Germany, Denmark, Switzerland, Ireland, Spain, Italy, Luxembourg, Norway, the Netherlands, Portugal, Sweden, Finland

\*\* Australia, Bulgaria, Japan, Israel, New Zealand, South Africa, Hungary, Poland, Romania, Serbia, Singapore, Turkey, Czech Republic, Hong Kong

### Other Charges (Europe)

A 0.5% stamp tax of the net transaction value is imposed upon acquisition of transferable securities with respect to transactions in transferable securities on Stock Exchanges in England and Ireland

A £1 additional charge (PTM LEVY) is imposed on transactions (buy and sell) in transferable securities over £10,000 on Stock Exchanges in England and Ireland

A 0.3% purchase tax (French Financial Transaction Tax (FFTT)) of the net transaction value is imposed with respect to French listed companies with registered offices in France with a capitalisation above €1 billion during the relevant financial year.

A 0.10% purchase tax (Italian Financial Transaction Tax (FFTT)) of the net transaction value is imposed with respect to Italian listed companies with registered offices in Italy and a capitalisation above €500 million during the relevant financial year.

A 0.20% purchase tax (Spanish Financial Transaction TAX (SFTT)) on the net transaction value is imposed for Spanish listed companies based in Spain with capitalisation over €1 billion during the relevant financial year.

### Other Charges (US)

For sale orders a 0.001535% charge is imposed on the bordereau (SEC)

### Other Charges (Other Countries)

For transactions in transferable securities on the Hong Kong Stock Exchange, taxes are imposed upon the sale of transferable securities on the transaction value as follows:

- Transaction LEVY 0.003%
- Stamp Duty 0.10%
- Trading Fee 0.005%

## 7. Trades in the Derivatives Market of the Athens Exchange (ATHEX)

		Fixed amount	Minimum	Maximum
7.1	Index Futures		€10/ trade	€25 per contract
7.2	Stock/Index options		€3	€10
7.3	Stock Futures	1% of the transaction value	€10/ trade	
7.4	Share sales agreement with repurchase agreement	6% of income		
7.5	Share purchase agreement with reverse repo	0.2% of the transaction	€10/ trade	
7.6	Share repurchase agreement	0.2% of the transaction	€10/ trade	

## 8. Derivatives Transactions – International derivatives markets

		Maximum
8.1	Chicago Board Options Exchange (charge per contract)	\$150
8.2	CME (charge per contract)	\$150
8.3	COMEX/NYMEX (charge per contract)	\$150
8.4	e-CBOT (charge per contract)	\$150
8.5	EUREX (charge per contract)	€50
8.6	GLOBEX/NYMEX (charge per contract)	\$150
8.7	IPE (charge per contract)	\$150
8.8	LIFFE (charge per contract)	£100
8.9	MATIF (charge per contract)	€50
8.10	NYBOT (charge per contract)	\$150
8.11	NYMEX (charge per contract)	\$150



## 9. Other charges in favour of ATHEX and the Athens Exchange Clearing House (ATHEXClear)

		Maximum
9.1	Commission on the execution of transactions in Index Futures Contracts - (charge per contract)	€0,80
9.2	Commission on the execution of transactions in Index Option Contracts - (charge per contract)	€0,70
9.3	Commission upon maturity of Index Futures Contracts (charge per contract)	€1,60
9.4	Commission upon maturity of Index Option Contracts (charge per contract)	€0,80
9.5	Commission on the exercise of Stock Option Contracts (charge per contract)	€0,40
9.6	Commission on the execution of transactions in Stock Futures Contracts <a href="#">(4)</a> - (charge per contract varies per issuer)	€0,05-€1,20
9.7	Commission on the execution of transactions in Stock Option Contracts (charge per contract)	€0,50
9.8	Commission on the delivery/receipt of underlying securities upon maturity of Futures Contracts or exercise of Stock Options (charge per contract)	€0,50
9.9	Commission on the execution of transactions in Share Purchase Contracts with repo agreement	10% on the income
9.10	Commission on the execution of transactions in Share Purchase Agreements with repo agreement (charge on transaction value)	0,03%
9.11	Commission on the execution of transactions in Repurchase Agreements for short positions or free delivery (charge on transaction value)	0.04% min €4.5 (plus €50 for same day delivery of securities)
9.12	Commission on transaction cancellation-rectification (charge per transaction)	€40
9.13	Commission for transfer of positions	€1

## 10. Investment Advisory Services

Portfolio Value in Euro	Money Market	Conservative	Balanced	Growth
	Maximum Optima bank Commission on the transaction value per investment profile			
Up to 500,000	0.25%	0.75%	1.00%	1.25%
From 500,000 to 1,000,000	0.20%	0.65%	0.85%	1.15%
Over 1,000,000	0.15%	0.50%	0.75%	1.00%

## 11. Portfolio Management Services

Portfolio Value in Euro	Money Market	Conservative	Balanced	Growth
	Maximum Optima bank Commission on the transaction value per investment profile			
Up to 500,000	0.15%	0.60%	0.80%	1.00%
From 500,000 to 1,000,000	0.10%	0.50%	0.70%	0.90%
Over 1,000,000	0.05%	0.40%	0.60%	0.80%
Performance Fee: Up to 10% of the positive difference between the actual and hypothetical Portfolio performance by special agreement with the Client				

## 12. Other Charges

12.1	Investment Account Maintenance Fee <i>[applied on investment portfolios of below 12.2, 12.3 and 12.4 cases]</i>	Fixed fee 3.25€ for Investment portfolios with a total Portfolio Average Daily Valuation (PADV) over 100€ / Quarterly charge
12.2	Use infrastructure of DSS (Dematerialized Securities System) for the settlement and registration	Fee of 0.0030% per year for Investment portfolios with a total Portfolio Average Daily Valuation (PADV) over 100€ / Quarterly charge
12.3	Custodian Fee Transferable securities & Exchange-Traded Funds (ETFs) international markets	Fee of 0.10% per year for Investment portfolios with a total Portfolio Average Daily Valuation (PADV) over 100€ plus VAT / Quarterly charge
12.4	Custodian Fee Bonds and fixed income securities (outside the - ATHEX /CSE)	Fee of 0.10% per year on the Portfolio Average Daily Valuation (PADV), plus VAT / Quarterly charge
12.5	Athens Exchange (ATHEX) DSS Charges	<ul style="list-style-type: none"> <li>• €10 for creating an Investor Account in DSS</li> <li>• €20 for transferring Securities from the Special Account to the Operator Account.</li> </ul>
12.6	Cyprus Stock Exchange (CSE) DSS charges	<ul style="list-style-type: none"> <li>• €10 for creating an Investor Account in DSS</li> <li>• €5 per security with a €20 maximum charge per transaction for transferring Securities from the Special Account to the Operator Account</li> <li>• Transfer of Securities to a foreign depository (other than Cyprus): €5 per transfer. In case the value of the transferred securities is over <b>€5,000</b>, <b>the charge will</b> amount to 0.10% of the value of the transferred securities</li> </ul> <p><i>Note: The price used to calculate the value of the transferred securities will be the last available price.</i></p>
12.7	Transfer of Securities between co-beneficiary individual accounts and Joint Investment accounts <i>(ELKAT invoice basis)</i>	<ul style="list-style-type: none"> <li>• Charge: 20 € per transfer order per security</li> </ul>

12.8	Deactivation or cancellation of Customer Securities Accounts due to their consolidation <i>(ELKAT invoice basis)</i>	<ul style="list-style-type: none"> <li>• Charge: 10 € per request</li> <li>• Payment: Upon submission of the request</li> <li>• VAT: 24%</li> </ul>
12.9	Financial instruments held by another agent (operator/ custodian) at the request of a client	Fixed amount: €100 per transfer order
12.10	Commission on investor participation through our network in corporate share capital increase or convertible bond issue acts payable in cash	€5 per holding regardless of the amount of investment in case no underwriting agreement has been concluded with the issuer
12.11	Custodians expenses for investor participation and voting in general meetings of companies listed on foreign stock exchanges	300€ per participation and proxy vote order
12.12	Taxes on Bonds	A withholding tax is levied on the interest accrued during the period when payment is made or the Bond is sold, at the current applicable rate.
12.13	Tax on net income (interest) from Loan proceeds	In accordance with the new tax provisions of Law 4172/2013 (articles 37 and 64), any income from the proceeds from contracts for the sale of transferable securities to the Athens Exchange Clearing House with a repo agreement and from proceeds from OTC borrowing/lending contracts will be subject to withholding tax on interest, at the current applicable rate.
12.14	Receipt of physical foreign securities for dematerialisation from affiliated foreign custodians per security	€25 Additionally, any charges levied by the affiliated custodians are collected depending on the trading location of each security
12.15	Receipt of transferable securities from "Direct Advice (DRS)" depository established in the USA	\$30

12.16	Conversion to physical / per security	€25
12.17	Service Fee, in establishing a client base	€50

EMIR TR SERVICE			
Reporting Service on Derivatives transactions of authorizing Customer to established Trade Repository (Under Regulation (EU) 648/2012 of the European Parliament and the European Council (EMIR))	€ 10 per 100 reports, for those exceeding the first 1,000	€ 100 per calendar year	100€ annually for up to 1,000 reports. Paid upon signing the Agreement. For over 1,000 reports within the same calendar year, an extra charge of € 10 per 100 reports is applied. Additional charges are paid, as applicable, at the end of each calendar year. (All taxes (e.g. VAT, etc.), fees, levies, charges and expenses are charged to the Customer)

### Interactive Brokers LLC

Optima bank S.A. offers the service of introducing its current clients to a collaborating international firm "INTERACTIVE BROKERS LLC" for carrying out transactions in financial instruments. The charges levied by INTERACTIVE BROKERS LLC on the clients introduced by the Bank per product category include any stock exchange expenses and the fees of Optima bank S.A.

### Optima bank S.A. PRICING SCHEDULE FOR TRANSACTIONS THROUGH INTERACTIVE BROKERS LLC (Introducing Client)

Financial Instruments	Currency	Unit	Minimum fee	Maximum fee
<b>STOCKS by CURRENCY</b>				
	\$	Shares	25	0,075 per share
	€	Percentage	20	0,4% on transaction value
	CHF	Percentage	30	0,4% on transaction value
	GBP	Percentage	15	0,4% on transaction value
	CAD	Shares	30	0,10 per share
	SEK	Percentage	65	0,4% on transaction value
	JPY	Percentage	2.500	0,4% on transaction value
	HKD	Percentage	200	0,4% on transaction value
	SGD	Percentage	30	0,4% on transaction value
	AUD	Percentage	30	0,4% on transaction value
	MXN	Percentage	250	0,4% on transaction value
<b>WARRANTS by CURRENCY</b>				
	€	Percentage	20	0,4% on transaction value
	HKD	Percentage	200	0,4% on transaction value
<b>STOCK &amp; INDEX OPTIONS by CURRENCY (per contract)</b>				
	\$	Contracts	-	11,25
	€	Contracts	-	15
	HKD	Contracts	-	260
	CHF	Contracts	-	30
	GBP	Contracts	-	20
	CAD	Contracts	-	30

	JPY	Contracts	-	3.400
	SEK	Contracts	-	250
	AUD	Contracts	-	30
	KRW	Percentage	-	1% on transaction value
<b>FUTURES, FUTURES OPTIONS, SSFs by CURRENCY</b>				<b>(per contract)</b>
	\$	Contracts	-	30
	AUD	Contracts	-	35
	€	Contracts	-	15
	HKD	Contracts	-	260
	CHF	Contracts	-	30
	GBP	Contracts	-	20
	CAD	Contracts	-	35
	JPY	Contracts	-	3.400
	KRW	Contracts	-	36.500
	SEK	Contracts	-	250
	SGD	Contracts	-	45
	MXN	Contracts	-	300
<b>FUTURES, FUTURES OPTIONS by PRODUCT</b>				<b>(per contract)</b>
	ES futures/ Contract		-	20
	NQ futures/ Contract		-	20
	€futures/ Contract		-	20
<b>CONTRACTS for DIFFERENCE (CFDs) by CURRENCY</b>				
	AUD	Percentage	30	0,4% on transaction value
	JPY	Percentage	2.500	0,4% on transaction value
	CHF	Percentage	30	0,4% on transaction value
	\$	Shares	25	0,075 per share
	€	Percentage	20	0,4% on transaction value
	GBP	Percentage	15	0,4% on transaction value

## External Asset Management

Optima bank operates as an External Asset Manager for UBS customers who are also its customers. The External Asset Management service is offered to customers who meet the quantitative and qualitative criteria of Private Banking customers set by the bank.

The External Asset Management service undertakes the opening or closing of an investment account and the service and / or transfer of requests and account closure of Optima bank customers who wish to have an UBS investment account through this service and provides care for the relevant customer access to those accounts. As part of the service, the bank also serves customers for all personalized requests related to their account (individual statement and receipts of transactions, interest and Bank certifications, requests for issuance of cards, applications for payments, remittances, etc.)

The External Asset Management service also provides the ability to receive and transmit orders through the power of attorney of its customers, at UBS.

The charges listed in this pricing list relate to the receipt and transfer of orders and are carried out, on the orders of Optima bank, by UBS, to the customer's account on it. Charges apply to purchases, sales, conversions and corporate securities.

For all other charges (execution, custody, transactions, etc.) applied by the Custodian (UBS) and are not described in this pricing list, customers acknowledge that they are informed directly through UBS.

Regarding the Advisory services (Providing Investment Tips) and Discretionary Asset Management of Optima bank, the current invoice of the bank is applied.

All charges are made in the base currency of each portfolio.

### 1. Provision of External Asset Management Service

	Charge
Actions to open an account at UBS and Join the External Asset Management Service	200 euros / beneficiary (lump sum)
UBS account closing actions	100 Euros / beneficiary (lump sum)
Preparation of a portfolio transfer request	40 Euros / title
Providing External Asset management service	100 Euros / month

### 2. Receipt and Transfers of Orders

2.1 Shares/ ETFs/ Bonds			
Transaction value in CHF	Shares/ ETFs	Bonds	Minimum Charge (CHF)
up to 100,000	0,250%	0,125%	80
from 100,000 to 500,000	0,200%	0,125%	80
over 500,000	0,150%	0,100%	80



2.2 UBS Mutual Funds		
Transaction value in CHF	UBS Mutual Funds	Minimum Charge (CHF)
up to 150,000	0,250%	80
from 150,000 to 300,000	0,200%	80
over 300,000	0,150%	80

2.3 Mutual Funds of Third Houses (excluding UBS)			
Transaction value in CHF	Equity Funds	Bond Funds Money Market Funds	Property, Alternative Investments, Balanced Funds
up to 150.000	0,350%	0,250%	0,750%
from 150,000 to 300,000	0,300%	0,200%	0,625%
over 300,000	0,250%	0,150%	0,500%
Minimum Charge (CHF)	80	80	250

#### Other transactions

For exchange rates and metals 0.20% on the transaction value for Dual Currency Investment transactions 1% per annum. (with a minimum charge of 80 CHF).

## Internet Trading

### Transactions on International Markets

	Fixed Amount	Minimum
US -CANADA	0,4% per transaction value	€20 per bordereau
EUROPE*	0,4% per transaction value	€20 per bordereau
OTHER COUNTRIES**	0,4% per transaction value	30€ per bordereau (Bulgaria, Japan, South Africa, Romania, Serbia, Czech Republic, Hong Kong)
		40€ per bordereau (Australia, Singapore)
		50€ per bordereau (Israel, Poland, Turkey)
		60€ per bordereau (New Zealand)
		130€ per bordereau (Hungary)

Stock Exchange	Fixed amount	Minimum
ATHEX (Athens Exchange)	0.35% of the transaction value	EUR 5
CSE (Cyprus Stock Exchange)	0.35% of the transaction value	EUR 5

**Notes:** The Bank's commissions include the fees or commissions paid or likely to be paid to third parties by the same in the ordinary course of its activities. Upon request, the Bank can communicate additional details on inducements to third parties.

[1] Transaction expenses amount to 0.005% in case they involve Transactions in Fixed Income Securities. Clearing and settlement expenses amount to 0.015% in case they involve Transactions in Fixed Income Securities. No sales tax is levied on the sales of pre-emption rights, ETFs or Fixed Income Securities.

[2] The transaction value shall be equal to: the higher between the value quoted by the client and the value arising as product of the Security's closing price on the "warrants/transaction date" multiplied by the number of Securities that are transferred.

[3] Subscription fee amounts to 0.0075% in case of prearranged transactions over €175,000.00 in Main Market securities which are also listed on another stock exchange.

[4] The accurate charges per contract and per issuer are described in detail in ATHEXCLEAR website:

<http://www.athexgroup.gr/el/web/guest/home>.

[5] Adjustments to third party costs are announced to the Customer and paid on first demand.

# ANNEX

## Information about Costs and Charges

### Detailed Examples

**Information on Costs and Charges**

*Investment Services other than Management*

This document provides the statutory information required on cost and charges for investments in this product. It is recommended to study this document in order to make informed decisions as to whether you will invest in this product or not.

**Product category**

**1. SHARES LISTED ON THE ATHENS STOCK EXCHANGE SECURITIES MARKET THROUGH CREDIT AGREEMENT (Margin Account)**

Summary of charges for acquiring transferable securities of a listed company with one transaction and holding of the latter for a period of one year by using an open account and provision of collateral (Margin Account). The credit provided amounts to 100% of the invested amount and the interest rate (9.90%) together with the levy under Law 128 (0.60%) amounts to 10.5%.

Cost category	Investment amount: €1,000		Investment amount: €20,000		Investment amount: €50,000	
	Amount	% of investment	Amount	% of investment	Amount	% of investment
Product costs	0,00	0,00%	0,00	0,00%	0,00	0,00%
Third-party fees received						
Services costs	127,26	12,73%	2539,81	12,70%	6333,31	12,67%
<b>Total</b>	<b>127,26</b>	<b>12,73%</b>	<b>2539,81</b>	<b>12,70%</b>	<b>6333,31</b>	<b>12,67%</b>
<b>Total Value</b>	<b>1.127,26</b>		<b>22.539,81</b>		<b>56.333,31</b>	

Annualised costs based on 3 indicative invested amounts of €1,000, €20,000 and €50,000.

**Breakdown of cost categories**

	Investment amount: €1,000		Investment amount: €20,000		Investment amount: €50,000		
	Amount	% of investment	Amount	% of investment	Amount	% of investment	
Product costs	Lump-sum charges	0,00%	0,00%	0,00%	0,00%	0,00%	All expenses and charges (included in the price or added to the financial instrument's price) which are paid to the product's suppliers at the start or end of the investment in the financial instrument concerned. Examples: Front-loading management fee, structuring fee, distribution fee
	Current charges	0,00%	0,00%	0,00%	0,00%	0,00%	All current expenses and current charges involving the financial product's management which are deducted from the value of such financial instrument during the time of investment in the financial instrument concerned. Examples: Management fees, servicing expenses, switching fees, securities lending expenses and taxes, financing costs
	Transaction expenses	0,00%	0,00%	0,00%	0,00%	0,00%	All expenses and charges arising from the acquisition and disposal of investments. Examples: Brokerage fees, entry and exit charges payable from the fund, commercial margins included in the transaction price, stamp duty, transaction tax and foreign exchange expenses
	Incidental expenses	0,00%	0,00%	0,00%	0,00%	0,00%	All expenses involving the effect of the fees on performance. Example: Performance fees

Services costs	Lump-sum charges		0,00%		0,00%		0,00%	All expenses and charges paid to the investment firm at the start or end of the investment service(s). Examples: Deposit fees, contract termination fees and adjustment expenses
	Current charges		0,00%		0,00%		0,00%	All current expenses and current charges payable to investment firms for the services provided to clients. Examples: Management fees, advisory services fees, custodian fees, margin account service
	Transaction expenses	22,26	2,23%	429,81	2,15%	1073,31	2,15%	All expenses and charges involving transactions carried out by the investment firm or other parties. Examples: Commissions payable to firms carrying out or transmitting orders, entry and exit charges payable to the fund manager, platform fees, commercial margins (included in the transaction price), stamp duty, transaction tax and FX expenses.
	Ancillary services expenses	105,00	10,50%	2110	10,55%	5260	10,52%	Any expenses and charges involving ancillary services which are not included in the aforementioned expenses. Examples: Research expenses, safekeeping expenses
	Incidental expenses		0,00%		0,00%		0,00%	Effect of any performance fee

#### Cumulative cost effect on Performance

Total charges subtracted from each investment will have an effect on the return on investment you may gain. Although the return is not guaranteed, we can provide you with examples as to how the charges will impact the amounts you will ultimately receive.

An amount of €1,000 invested in this product for 1 year with a hypothetical net positive return of 3%	
Invested amount (before entry charges)	1.000,00
Invested amount (following entry charges)	1.127,26
How much would you ultimately receive if there were no charges?	1.060,00
Which is the amount you may ultimately receive net of all charges (together with exit charges)?	1.032,97

Free of charges, the potential return would be 3%; net of charges, the return achieved is -8.36%. This is equivalent to a loss of capital of €94.29 and non-achieved profit

**Inducements to third parties**

The Bank may pay a person other than the Client an inducement involving an investment service provided to the Client in the form of remuneration, payment, commission or non-monetary benefit other than the customary commission or fees for the said service, provided such inducement has been designed to improve the quality of such service to the Client and does not prevent the Bank from complying with its duty to act honestly, fairly and professionally, showing respect for the Client's interests.

	Invested amount of €1,127.26		Invested amount of €22,539.81		Invested amount of €56,333.31	
	Amount	% of investment	Amount	% of investment	Amount	% of investment
<b>Examples of inducements for the mediation of a collaborating company for receiving and transmitting client orders</b>						
Fee of collaborating company: 100% of commission received	10	0,89%	200	0,89%	500	0,89%
Fee of collaborating company: 50% of commission received	5	0,44%	100	0,44%	250	0,44%
Fee of collaborating company: 15% of interest received on open credit account	14,85	1,32%	315	1,40%	787,5	1,40%

**Non-Monetary Inducements**

None

**Information on Costs and Charges**

This document provides the statutory information required on cost and charges for investments in this product. It is recommended to study this document in order to make informed decisions as to whether you will invest in this product or not.

**Product category**

**2. TRANSFERABLE SECURITIES LISTED ON INTERNATIONAL STOCK EXCHANGES (ENGLAND) IN USD**

**Summary of charges for acquiring transferable securities of a listed company with one transaction and holding of the latter for a period of one year**

Cost category	Investment amount: €1,000		Investment amount: €20,000		Investment amount: €50,000	
	Amount	% of investment	Amount	% of investment	Amount	% of investment
Product costs	0,00	0,00%	0,00	0,00%	0,00	0,00%
Third-party fees received						
Services costs	30,40	3,04%	168,00	0,84%	405,00	0,81%
<b>Total</b>	<b>30,40</b>	<b>3,04%</b>	<b>168,00</b>	<b>0,84%</b>	<b>405,00</b>	<b>0,81%</b>
<b>Total Value</b>	<b>1.030,40</b>		<b>20.168,00</b>		<b>50.405,00</b>	

Annualised costs based on 3 indicative invested amounts of €1,000, €20,000 and €50,000.

**Breakdown of cost categories**

		Investment amount: €1,000		Investment amount: €20,000		Investment amount: €50,000		
Product costs	Lump-sum charges		0,00%		0,00%		0,00%	All expenses and charges (included in the price or added to the financial instrument's price) which are paid to the product's suppliers at the start or end of the investment in the financial instrument concerned. Examples: Front-loading management fee, structuring fee, distribution fee
	Current charges		0,00%		0,00%		0,00%	All current expenses and current charges involving the financial product's management which are deducted from the value of such financial instrument during the time of investment in the financial instrument concerned. Examples: Management fees, servicing expenses, switching fees, securities lending expenses and taxes, financing costs
	Transaction expenses		0,00%		0,00%		0,00%	All expenses and charges arising from the acquisition and disposal of investments. Examples: Brokerage fees, entry and exit charges payable from the fund, commercial margins included in the transaction price, stamp duty, transaction tax and foreign exchange expenses
	Incidental expenses		0,00%		0,00%		0,00%	All expenses and charges arising from the acquisition and disposal of investments. Examples: Brokerage fees, entry and exit charges payable from the fund, commercial margins included in the transaction price, stamp duty,

Services costs	Lump-sum charges		0,00%		0,00%		0,00%	All expenses and charges paid to the investment firm at the start or end of the investment service(s). Examples: Deposit fees, contract termination fees and adjustment expenses
	Current charges		0,00%		0,00%		0,00%	All current expenses and current charges payable to investment firms for the services provided to clients. Examples: Management fees, advisory services fees, custodian fees, margin account service
	Transaction expenses	30,40	3,04%	168	0,84%	405	0,81%	All expenses and charges involving transactions carried out by the investment firm or other parties. Examples: Commissions payable to firms carrying out or transmitting orders, entry and exit charges payable to the fund manager, platform fees, commercial margins (included in the transaction price), stamp duty, transaction tax and FX expenses.
	Ancillary services expenses		0,00%		0,00%		0,00%	Any expenses and charges involving ancillary services which are not included in the aforementioned expenses. Examples: Research expenses, safekeeping expenses
	Incidental expenses		0,00%		0,00%		0,00%	Effect of any performance fee

**Cumulative cost effect on Performance**

Total charges subtracted from each investment will have an effect on the return on investment you may gain. Although the return is not guaranteed, we can provide you with examples as to how the charges will impact the amounts you will ultimately receive.

An amount of €1,000 invested in this product for 1 year with a hypothetical net positive return of 3%	
Invested amount (before entry charges)	1.000,00
Invested amount (following entry charges)	1.032,40
How much would you ultimately receive if there were no charges?	1.030,00
Which is the amount you may ultimately receive net of all charges (together with exit charges)?	997,60

Free of charges, the potential return would be 3%; net of charges, the return achieved is -8.36%. This is equivalent to a loss of capital of €94.29 and non-achieved profit

A part of the total costs and charges may correspond to an amount in foreign currency. The following indicative exchange rates have been used for the purposes of this report: 1 EURO = 1.24 USD



### Inducements to third parties

The Bank may pay a person other than the Client an inducement involving an investment service provided to the Client in the form of remuneration, payment, commission or non-monetary benefit other than the customary commission or fees for the said service, provided such inducement has been designed to improve the quality of such service to the Client and does not prevent the Bank from complying with its duty to act honestly, fairly and professionally, showing respect for the Client's interests.

Examples of inducements for the mediation of a collaborating bank for receiving and transmitting orders	Invested amount of €1,030.40		Invested amount of €20,158.00		Invested amount of €50,395.00	
	Amount	% of investment	Amount	% of investment	Amount	% of investment
Fee of collaborating company: 100% of commission received	30	2,91%	150	0,74%	375	0,75%
Fee of collaborating company: 50% of commission received	15	1,45%	75	0,37%	187,5	0,37%

### Non-Monetary Inducements

None

## Information on Costs and Charges

*Investment Services other than Management*

This document provides the statutory information required on cost and charges for investments in this product. It is recommended to study this document in order to make informed decisions as to whether you will invest in this product or not.

### Product category

### 3. TRANSFERABLE SECURITIES LISTED ON INTERNATIONAL STOCK EXCHANGES (ENGLAND) IN EURO

#### Summary of charges for acquiring transferable securities of a listed company with one transaction and holding of the latter for a period of one year

Cost category	Investment amount: €1,000		Investment amount: €20,000		Investment amount: €50,000	
	Amount	% of investment	Amount	% of investment	Amount	% of investment
Product costs	0,00	0,00%	0,00	0,00%	0,00	0,00%
Third-party fees received						
Services costs	30,40	3,04%	168,00	0,84%	405,00	0,81%
<b>Total</b>	<b>30,40</b>	<b>3,04%</b>	<b>168,00</b>	<b>0,84%</b>	<b>405,00</b>	<b>0,81%</b>
<b>Total Value</b>	<b>1.030,40</b>		<b>20.168,00</b>		<b>50.405,00</b>	

Annualised costs based on 3 indicative invested amounts of €1,000, €20,000 and €50,000.

#### Breakdown of cost categories

		Investment amount: €1,000		Investment amount: €20,000		Investment amount: €50,000		
Product costs	Lump-sum charges		0,00%		0,00%		0,00%	All expenses and charges (included in the price or added to the financial instrument's price) which are paid to the product's suppliers at the start or end of the investment in the financial instrument concerned. Examples: Front-loading management fee, structuring fee, distribution fee
	Current charges		0,00%		0,00%		0,00%	All current expenses and current charges involving the financial product's management which are deducted from the value of such financial instrument during the time of investment in the financial instrument concerned. Examples: Management fees, servicing expenses, switching fees, securities lending expenses and taxes, financing costs
	Transaction expenses		0,00%		0,00%		0,00%	All expenses and charges arising from the acquisition and disposal of investments. Examples: Brokerage fees, entry and exit charges payable from the fund, commercial margins included in the transaction price, stamp duty, transaction tax and foreign exchange expenses
	Incidental expenses		0,00%		0,00%		0,00%	All expenses and charges arising from the acquisition and disposal of investments. Examples: Brokerage fees, entry and exit charges payable from the fund, commercial margins included in the transaction price, stamp duty,

Services costs	Lump-sum charges		0,00%		0,00%		0,00%	All expenses and charges paid to the investment firm at the start or end of the investment service(s). Examples: Deposit fees, contract termination fees and adjustment expenses
	Current charges		0,00%		0,00%		0,00%	All current expenses and current charges payable to investment firms for the services provided to clients. Examples: Management fees, advisory services fees, custodian fees, margin account service
	Transaction expenses	30,40	3,04%	168	0,84%	405	0,81%	All expenses and charges involving transactions carried out by the investment firm or other parties. Examples: Commissions payable to firms carrying out or transmitting orders, entry and exit charges payable to the fund manager, platform fees, commercial margins (included in the transaction price), stamp duty, transaction tax and FX expenses.
	Ancillary services expenses		0,00%		0,00%		0,00%	Any expenses and charges involving ancillary services which are not included in the aforementioned expenses. Examples: Research expenses, safekeeping expenses
	Incidental expenses		0,00%		0,00%		0,00%	Effect of any performance fee

**Cumulative cost effect on Performance**

Total charges subtracted from each investment will have an effect on the return on investment you may gain. Although the return is not guaranteed, we can provide you with examples as to how the charges will impact the amounts you will ultimately receive.

<b>An amount of €1,000 invested in this product for 1 year with a hypothetical net positive return of 3%</b>	
Invested amount (before entry charges)	1.000,00
Invested amount (following entry charges)	1.032,40
How much would you ultimately receive if there were no charges?	1.030,00
Which is the amount you may ultimately receive net of all charges (together with exit charges)?	997,60

Free of charges, the potential return would be 3%; net of charges, the return achieved is -8.36%. This is equivalent to a loss of capital of €94.29 and non-achieved profit

A part of the total costs and charges may correspond to an amount in foreign currency. The following indicative exchange rates have been used for the purposes of this report: 1 EURO = 1.24 USD

### Inducements to third parties

The Bank may pay a person other than the Client an inducement involving an investment service provided to the Client in the form of remuneration, payment, commission or non-monetary benefit other than the customary commission or fees for the said service, provided such inducement has been designed to improve the quality of such service to the Client and does not prevent the Bank from complying with its duty to act honestly, fairly and professionally, showing respect for the Client's interests.

Examples of inducements for the mediation of a collaborating bank for receiving and transmitting orders	Invested amount of €1,030.40		Invested amount of €20,158.00		Invested amount of €50,395.00	
	Amount	% of investment	Amount	% of investment	Amount	% of investment
Fee of collaborating company: 100% of commission received	30	2,91%	150	0,74%	375	0,75%
Fee of collaborating company: 50% of commission received	15	1,45%	75	0,37%	187,5	0,37%

### Non-Monetary Inducements

None

## Information on Costs and Charges

This document provides the statutory information required on cost and charges for investments in this product. It is recommended to study this document in order to make informed decisions as to whether you will invest in this product or not.

### Product category

## 6. TRANSFERABLE SECURITIES LISTED ON THE CYPRUS STOCK EXCHANGE ALTERNATIVE MARKET

### Summary of charges for acquiring transferable securities of a listed company with one transaction and holding of the latter for a period of one year

Cost category	Investment amount: €1,000		Investment amount: €20,000		Investment amount: €50,000	
	Amount	% of investment	Amount	% of investment	Amount	% of investment
Product costs	0,00	0,00%	0,00	0,00%	0,00	0,00%
Third-party fees received						
Services costs	11,71	1,17%	226,91	1,13%	550,91	1,10%
<b>Total</b>	<b>11,71</b>	<b>1,17%</b>	<b>226,91</b>	<b>1,13%</b>	<b>550,91</b>	<b>1,10%</b>
<b>Total Value</b>	<b>1.011,71</b>		<b>20.226,91</b>		<b>50.550,91</b>	

Annualised costs based on 3 indicative invested amounts of €1,000, €20,000 and €50,000.

### Breakdown of cost categories

		Investment amount: €1,000		Investment amount: €20,000		Investment amount: €50,000		
Product costs	Lump-sum charges		0,00%		0,00%		0,00%	All expenses and charges (included in the price or added to the financial instrument's price) which are paid to the product's suppliers at the start or end of the investment in the financial instrument concerned. Examples: Front-loading management fee, structuring fee, distribution fee
	Current charges		0,00%		0,00%		0,00%	All current expenses and current charges involving the financial product's management which are deducted from the value of such financial instrument during the time of investment in the financial instrument concerned. Examples: Management fees, servicing expenses, switching fees, securities lending expenses and taxes, financing costs
	Transaction expenses		0,00%		0,00%		0,00%	All expenses and charges arising from the acquisition and disposal of investments. Examples: Brokerage fees, entry and exit charges payable from the fund, commercial margins included in the transaction price, stamp duty, transaction tax and foreign exchange expenses
	Incidental expenses		0,00%		0,00%		0,00%	All expenses and charges arising from the acquisition and disposal of investments. Examples: Brokerage fees, entry and exit charges payable from the fund, commercial margins included in the transaction price, stamp duty,
	Lump-sum charges		0,00%		0,00%		0,00%	All expenses and charges paid to the investment firm at the start or end of the investment service(s). Examples: Deposit fees, contract termination fees and adjustment expenses

Services costs	Current charges		0,00%		0,00%		0,00%	All current expenses and current charges payable to investment firms for the services provided to clients. Examples: Management fees, advisory services fees, custodian fees, margin account service
	Transaction expenses	11,71	1,17%	216,91	1,08%	540,91	1,08%	All expenses and charges involving transactions carried out by the investment firm or other parties. Examples: Commissions payable to firms carrying out or transmitting orders, entry and exit charges payable to the fund manager, platform fees, commercial margins (included in the transaction price), stamp duty, transaction tax and FX expenses.
	Ancillary services expenses		0,00%	10	0,05%	10	0,02%	Any expenses and charges involving ancillary services which are not included in the aforementioned expenses. Examples: Research expenses, safekeeping expenses
	Incidental expenses		0,00%		0,00%		0,00%	Effect of any performance fee

**Cumulative cost effect on Performance**

Total charges subtracted from each investment will have an effect on the return on investment you may gain. Although the return is not guaranteed, we can provide you with examples as to how the charges will impact the amounts you will ultimately receive.

An amount of €1,000 invested in this product for 1 year with a hypothetical net positive return of 3%	
Invested amount (before entry charges)	1.000,00
Invested amount (following entry charges)	1.011,71
How much would you ultimately receive if there were no charges?	1.030,00
How much could you ultimately receive net of charges?	1.015,44

Free of charges, the potential return would be 3%; net of charges, the return achieved is 0.37%. This is equivalent to a loss of profits of €26.27

A part of the total costs and charges may correspond to an amount in foreign currency. The following indicative exchange rates have been used for the purposes of this report: 1 EURO = 1.24 USD

### Inducements to third parties

The Bank may pay a person other than the Client an inducement involving an investment service provided to the Client in the form of remuneration, payment, commission or non-monetary benefit other than the customary commission or fees for the said service, provided such inducement has been designed to improve the quality of such service to the Client and does not prevent the Bank from complying with its duty to act honestly, fairly and professionally, showing respect for the Client's interests.

Examples of inducements for the mediation of a collaborating bank for receiving and transmitting orders	Invested amount of €1,030.40		Invested amount of €20,158.00		Invested amount of €50,395.00	
	Amount	% of investment	Amount	% of investment	Amount	% of investment
Fee of collaborating company: 100% of commission received	30	2,91%	150	0,74%	375	0,75%
Fee of collaborating company: 50% of commission received	15	1,45%	75	0,37%	187,5	0,37%

### Non-Monetary Inducements

None

**Information and costs and charges**

This document provides the statutory information required on cost and charges for investments in this product. It is recommended to study this document in order to make informed decisions as to whether you will invest in this product or not.

**Product category**

**7. DERIVATIVES LISTED ON THE ATHENS STOCK EXCHANGE DERIVATIVES MARKET (Futures FTSE/ATHEX Large Cap)**

Summary of charges for acquiring 10 futures contracts with FTSE/ATHEX Large Cap as underlying index and holding thereof for a period of one year. By way of example, the price of a futures contract amounts to €2,000 with a multiplier of 2 and a margin of 10%; therefore, the investment amount is equal to  $10 \times 2000 \times 2 \times 10 / 100 = €4,000$

Investment amount: €4,000		
Cost category	Amount	% of investment
Product costs	0,00	0,00%
Third-party fees received		0,00%
Services costs	258,00	6,45%
<b>Total</b>	<b>258,00</b>	<b>6,45%</b>
<b>Total value of transaction</b>	<b>4.258,00</b>	

Annualised cost for invested amount of €4,000

**Breakdown of cost categories**

		Amount	% of investment	
<b>PRODUCT COSTS</b>	Lump-sum charges			All expenses and charges (included in the price or added to the financial instrument's price) which are paid to the product's suppliers at the start or end of the investment in the financial instrument concerned. Examples: Front-loading management fee, structuring fee, distribution fee
	Current charges			All current expenses and current charges involving the financial product's management which are deducted from the value of such financial instrument during the time of investment in the financial instrument concerned. Examples: Management fees, servicing expenses, switching fees, securities lending expenses and taxes, financing costs
	Transaction expenses			All expenses and charges arising from the acquisition and disposal of investments. Examples: Brokerage fees, entry and exit charges payable from the fund, commercial margins included in the transaction price, stamp duty, transaction tax and foreign exchange expenses
	Incidental expenses			All expenses involving the effect of the fees on performance. Example: Performance fees



Κόστη υπηρεσιών	Lump-sum charges			All expenses and charges paid to the investment firm at the start or end of the investment service(s). Examples: Deposit fees, contract termination fees and adjustment expenses
	Current charges			All current expenses and current charges payable to investment firms for the services provided to clients. Examples: Management fees, advisory services fees, custodian fees, margin account service
	Transaction expenses	258,00	6,45%	All expenses and charges involving transactions carried out by the investment firm or other parties. Examples: Commissions payable to firms carrying out or transmitting orders, entry and exit charges payable to the fund manager, platform fees, commercial margins (included in the transaction price), stamp duty, transaction tax and FX expenses.
	Ancillary services expenses			Any expenses and charges involving ancillary services which are not included in the aforementioned expenses. Examples: Research expenses, safekeeping expenses
	Incidental expenses			Effect of any performance fee

#### Cumulative cost effect on Performance

Total charges subtracted from each investment will have an effect on the return on investment you may gain. Although the return is not guaranteed, we can provide you with examples as to how the charges will impact the amounts you will ultimately receive.

An amount of €4,000 invested in this product for 1 year with a hypothetical net positive return of 3%	
Invested amount (before entry charges)	4.000,00
Net invested amount (after entry charges)	4.258,00
How much would you ultimately receive if there were no charges?	4.120,00
How much could you ultimately receive net of charges?	3.862,00

Free of charges, the potential return would be 3%; net of charges the return achieved is -9.30%. This is equivalent to a loss of profits of €396

### Inducements to Third Parties

The Bank may pay a person other than the Client an inducement involving an investment service provided to the Client in the form of remuneration, payment, commission or non-monetary benefit other than the customary commission or fees for the said service, provided such inducement has been designed to improve the quality of such service to the Client and does not prevent the Bank from complying with its duty to act honestly, fairly and professionally, showing respect for the Client's interests.

Invested amount of €4,258		
Examples of inducements for the mediation of a collaborating company for receiving and transmitting client orders	Amount	% of investment
Fee of collaborating company: 100% of commission received	250	1,23%
Fee of collaborating company: 50% of commission received	125	0,62%

### Non-Monetary Inducements

None

**Information and costs and charges**

This document provides the statutory information required on cost and charges for investments in this product. It is recommended to study this document in order to make informed decisions as to whether you will invest in this product or not.

**Product category**

**8. DERIVATIVES LISTED ON THE ATHENS EXCHANGE DERIVATIVES MARKET (Options on FTSE/ATHEX Large Cap Index)**

Summary of charges for acquiring and holding 50 call options for a period of one year on FTSE/ATHEX Large Cap Index with a strike price at 2,000 units The option's premium amounts to 25 units with a multiplier of 2; therefore, the investment amount stands at:  $50 \cdot 25 \cdot 2 = \text{€}2,500$ .

Investment amount: €2500		
Cost category	Amount	% of investment
Product costs	0,00	0,00%
Third-party fees received		0,00%
Services costs	535,00	13,38%
<b>Total</b>	<b>535,00</b>	<b>13,38%</b>
<b>Total value of transaction</b>	<b>4.535,00</b>	

Annualised cost for invested amount of €2500

**Breakdown of cost categories**

		Amount	% of investment	
<b>PRODUCT COSTS</b>	Lump-sum charges			All expenses and charges (included in the price or added to the financial instrument's price) which are paid to the product's suppliers at the start or end of the investment in the financial instrument concerned. Examples: Front-loading management fee, structuring fee, distribution fee
	Current charges			All current expenses and current charges involving the financial product's management which are deducted from the value of such financial instrument during the time of investment in the financial instrument concerned. Examples: Management fees, servicing expenses, switching fees, securities lending expenses and taxes, financing costs
	Transaction expenses			All expenses and charges arising from the acquisition and disposal of investments. Examples: Brokerage fees, entry and exit charges payable from the fund, commercial margins included in the transaction price, stamp duty, transaction tax and foreign exchange expenses
	Incidental expenses			All expenses involving the effect of the fees on performance. Example: Performance fees

Κόστη υπηρεσιών	Lump-sum charges			All expenses and charges paid to the investment firm at the start or end of the investment service(s). Examples: Deposit fees, contract termination fees and adjustment expenses
	Current charges			All current expenses and current charges payable to investment firms for the services provided to clients. Examples: Management fees, advisory services fees, custodian fees, margin account service
	Transaction expenses	535,00	21,40%	All expenses and charges involving transactions carried out by the investment firm or other parties. Examples: Commissions payable to firms carrying out or transmitting orders, entry and exit charges payable to the fund manager, platform fees, commercial margins (included in the transaction price), stamp duty, transaction tax and FX expenses.
	Ancillary services expenses			Any expenses and charges involving ancillary services which are not included in the aforementioned expenses. Examples: Research expenses, safekeeping expenses
	Incidental expenses			Effect of any performance fee

#### Cumulative cost effect on Performance

Total charges subtracted from each investment will have an effect on the return on investment you may gain. Although the return is not guaranteed, we can provide you with examples as to how the charges will impact the amounts you will ultimately receive.

An amount of €4,000 invested in this product for 1 year with a hypothetical net positive return of 3%	
Invested amount (before entry charges)	2.500,00
Net invested amount (after entry charges)	3.035,00
How much would you ultimately receive if there were no charges?	2.575,00
How much could you ultimately receive net of charges?	2.040,00

Free of charges, the potential return would be 3%; net of charges, the return achieved is -32.78%. This is equivalent to a loss of profits of €995

#### Inducements to Third Parties

The Bank may pay a person other than the Client an inducement involving an investment service provided to the Client in the form of remuneration, payment, commission or non-monetary benefit other than the customary commission or fees for the said service, provided such inducement has been designed to improve the quality of such service to the Client and does not prevent the Bank from complying with its duty to act honestly, fairly and professionally, showing respect for the Client's interests.

Invested amount of €3,035		
Examples of inducements for the mediation of a collaborating company for receiving and transmitting client orders	Amount	% of investment
Fee of collaborating company: 100% of commission received	50	0,25%
Fee of collaborating company: 50% of commission received	250	1,23%

#### Non-Monetary Inducements

None

**Information and costs and charges**

This document provides the statutory information required on cost and charges for investments in this product. It is recommended to study this document in order to make informed decisions as to whether you will invest in this product or not.

**Product category**

**9. DERIVATIVES LISTED IN THE ATHENS STOCK EXCHANGE DERIVATIVES MARKET (Stock Futures)**

Summary of charges for acquiring 10 futures contracts and shares on the Greek market as underlying security, and holding thereof for a period of one year. By way of example, the price of a futures contract amounts to €20 with a multiplier of 100 and a margin of 50%; therefore, the investment amount is equal to  $10 \times 20 \times 100 \times 50 / 100 = €10,000$ .

Investment amount: €10.000		
Cost category	Amount	% of investment
Product costs	0,00	0,00%
Third-party fees received		0,00%
Services costs	212,00	5,30%
<b>Total</b>	<b>212,00</b>	<b>5,30%</b>
<b>Total value of transaction</b>	<b>10.212,00</b>	

Annualised cost for invested amount of €10.000

**Breakdown of cost categories**

		Amount	% of investment	
<b>PRODUCT COSTS</b>	Lump-sum charges			All expenses and charges (included in the price or added to the financial instrument's price) which are paid to the product's suppliers at the start or end of the investment in the financial instrument concerned. Examples: Front-loading management fee, structuring fee, distribution fee
	Current charges			All current expenses and current charges involving the financial product's management which are deducted from the value of such financial instrument during the time of investment in the financial instrument concerned. Examples: Management fees, servicing expenses, switching fees, securities lending expenses and taxes, financing costs
	Transaction expenses			All expenses and charges arising from the acquisition and disposal of investments. Examples: Brokerage fees, entry and exit charges payable from the fund, commercial margins included in the transaction price, stamp duty, transaction tax and foreign exchange expenses
	Incidental expenses			All expenses involving the effect of the fees on performance. Example: Performance fees

Κόστη υπηρεσιών	Lump-sum charges			All expenses and charges paid to the investment firm at the start or end of the investment service(s). Examples: Deposit fees, contract termination fees and adjustment expenses
	Current charges			All current expenses and current charges payable to investment firms for the services provided to clients. Examples: Management fees, advisory services fees, custodian fees, margin account service
	Transaction expenses	212,00	2,12%	All expenses and charges involving transactions carried out by the investment firm or other parties. Examples: Commissions payable to firms carrying out or transmitting orders, entry and exit charges payable to the fund manager, platform fees, commercial margins (included in the transaction price), stamp duty, transaction tax and FX expenses.
	Ancillary services expenses			Any expenses and charges involving ancillary services which are not included in the aforementioned expenses. Examples: Research expenses, safekeeping expenses
	Incidental expenses			Effect of any performance fee

#### Cumulative cost effect on Performance

Total charges subtracted from each investment will have an effect on the return on investment you may gain. Although the return is not guaranteed, we can provide you with examples as to how the charges will impact the amounts you will ultimately receive.

An amount of €4,000 invested in this product for 1 year with a hypothetical net positive return of 3%	
Invested amount (before entry charges)	10.000,00
Net invested amount (after entry charges)	10.212,00
How much would you ultimately receive if there were no charges?	10.300,00
How much could you ultimately receive net of charges?	10.088,00

Free of charges, the potential return would be 3%; net of charges the return achieved is -1.21 %. This is equivalent to a loss of profits of €212

### Inducements to Third Parties

The Bank may pay a person other than the Client an inducement involving an investment service provided to the Client in the form of remuneration, payment, commission or non-monetary benefit other than the customary commission or fees for the said service, provided such inducement has been designed to improve the quality of such service to the Client and does not prevent the Bank from complying with its duty to act honestly, fairly and professionally, showing respect for the Client's interests.

Invested amount of €10,212		
Examples of inducements for the mediation of a collaborating company for receiving and transmitting client orders	Amount	% of investment
Fee of collaborating company: 100% of commission received	200	0,99%
Fee of collaborating company: 50% of commission received	100	0,49%

### Non-Monetary Inducements

None



**Information and costs and charges**

*Investment Services other than Management*

This document provides the statutory information required on cost and charges for investments in this product. It is recommended to study this document in order to make informed decisions as to whether you will invest in this product or not.

**Product category**

**10. BONDS AND FIXED INCOME SECURITIES (SAVE ATHEX & CSE)**

**Summary of charges for acquiring a fixed income security on the secondary market with one transaction and holding thereof for a period of one year**

Cost category	Investment amount: €50,000		Investment amount: €100,000		Investment amount: €500,000	
	Amount	% of investment	Amount	% of investment	Amount	% of investment
Product costs						
Third-party fees received						
Services costs	700,00	1,40%	1400,00	1,40%	7000,00	1,40%
<b>Total</b>	<b>700,00</b>	<b>1,40%</b>	<b>1400,00</b>	<b>1,40%</b>	<b>7000,00</b>	<b>1,40%</b>
<b>Total value of transactions</b>	<b>50.700,00</b>		<b>101.400,00</b>		<b>507.000,00</b>	

Annualised costs based on 3 indicative invested amounts of €50,000, €100,000 and €500,000

**Breakdown of cost categories**

	Investment amount: €50,000		Investment amount: €100,000		Investment amount: €500,000			
	Amount	% of investment	Amount	% of investment	Amount	% of investment		
<b>PRODUCT COSTS</b>	Lump-sum charges						All expenses and charges (included in the price or added to the financial instrument's price) which are paid to the product's suppliers at the start or end of the investment in the financial instrument concerned. Examples: Front-loading management fee, structuring fee, distribution fee	
	Current charges						All current expenses and current charges involving the financial product's management which are deducted from the value of such financial instrument during the time of investment in the financial instrument concerned. Examples: Management fees, servicing expenses, switching fees, securities lending expenses and taxes, financing costs	
	Transaction expenses						All expenses and charges arising from the acquisition and disposal of investments. Examples: Brokerage fees, entry and exit charges payable from the fund, commercial margins included in the transaction price, stamp duty, transaction tax and foreign exchange expenses	
	Incidental expenses						All expenses involving the effect of the fees on performance. Example: Performance fees	
	Lump-sum charges	175,00	0,35%	350,00	0,35%	1750,00	0,35%	All expenses and charges paid to the investment firm at the start or end of the investment service(s). Examples: Deposit fees, contract termination fees and adjustment expenses, Bank's spread/profit margin etc.

Services costs	Current charges							All current expenses and current charges payable to investment firms for the services provided to clients. Examples: Management fees, advisory services fees, custodian fees
	Transaction expenses	525,00	1,05%	1050,00	1,05%	5250,00	1,05%	All expenses and charges involving transactions carried out by the investment firm or other parties. Examples: Commissions payable to firms carrying out or transmitting orders, entry and exit charges payable to the fund manager, platform fees, commercial margins (included in the transaction price), stamp duty, transaction tax and FX expenses
	Ancillary services expenses							Any expenses and charges involving ancillary services which are not included in the aforementioned expenses. Examples: Research expenses, safekeeping expenses
	Incidental expenses							Effect of any performance fee

#### Cumulative cost effect on Performance

Total charges subtracted from each investment will have an effect on the return on investment you may gain. Although the return is not guaranteed, we can provide you with examples as to how the charges will impact the amounts you will ultimately receive.

An amount of €100,000 invested in this product for 1 year with a hypothetical net positive return of 3%	
Invested amount (before entry charges)	100.000,00
Invested amount (following entry charges)	101.400,00
How much would you ultimately receive if there were no charges?	103.000,00
Which is the amount you may ultimately receive net of all charges (together with exit charges)?	101.600,00

Free of charges, the potential return would be 3%; net of charges, the return achieved is 0.2%. This is equivalent to a loss of profits of €2,800

#### Inducements to Third Parties

The Bank may pay a person other than the Client an inducement involving an investment service provided to the Client in the form of remuneration, payment, commission or non-monetary benefit other than the customary commission or fees for the said service, provided such inducement has been designed to improve the quality of such service to the Client and does not prevent the Bank from complying with its duty to act honestly, fairly and professionally, showing respect for the Client's interests.

Invested amount of €50,700.00	Invested amount of €101,400.00	Invested amount of €507,000.00
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Examples of inducements for the mediation of a collaborating company for receiving and transmitting client orders	Amount	% of investment	Amount	% of investment	Amount	% of investment
Fee of collaborating company: 100% of commission received	500	0,99%	1000	0,99%	5000	0,99%
Fee of collaborating company: 50% of commission received	250	0,49%	500	0,49%	2500	0,49%

**Non-Monetary Inducements**

None

**Information and costs and charges**

This document provides the statutory information required on cost and charges for investments in this product. It is recommended to study this document in order to make informed decisions as to whether you will invest in this product or not.

**Product category**

**11. DERIVATIVES LISTED ON INTERNATIONAL STOCK EXCHANGES (DAX Futures)**

Summary of charges for acquiring 2 futures contracts with DAX Index as underlying index and holding thereof for a period of one year The futures' premium amounts to 1,000 units with a multiplier of 25 and a margin of €20,000 per contract; therefore, the investment amount is  $2 \times 20,000 = €40,000$ .

Investment amount: €40,000		
Cost category	Amount	% of investment
Product costs	0,00	0,00%
Third-party fees received		0,00%
Services costs	102,00	0,26%
<b>Total</b>	<b>102,00</b>	<b>0,26%</b>
<b>Total value of transaction</b>	<b>40.102,00</b>	

Annualised cost for invested amount: €40.000
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**Breakdown of cost categories**

		Amount	% of investment	
<b>PRODUCT COSTS</b>	Lump-sum charges			All expenses and charges (included in the price or added to the financial instrument's price) which are paid to the product's suppliers at the start or end of the investment in the financial instrument concerned. Examples: Front-loading management fee, structuring fee, distribution fee
	Current charges			All current expenses and current charges involving the financial product's management which are deducted from the value of such financial instrument during the time of investment in the financial instrument concerned. Examples: Management fees, servicing expenses, switching fees, securities lending expenses and taxes, financing costs
	Transaction expenses			All expenses and charges arising from the acquisition and disposal of investments. Examples: Brokerage fees, entry and exit charges payable from the fund, commercial margins included in the transaction price, stamp duty, transaction tax and foreign exchange expenses
	Incidental expenses			All expenses involving the effect of the fees on performance. Example: Performance fees
	Lump-sum charges			All expenses and charges paid to the investment firm at the start or end of the investment service(s). Examples: Deposit fees, contract termination fees and adjustment expenses

Κόστη υπηρεσιών	Current charges			All current expenses and current charges payable to investment firms for the services provided to clients. Examples: Management fees, advisory services fees, custodian fees, margin account service
	Transaction expenses	102,00	0,26%	All expenses and charges involving transactions carried out by the investment firm or other parties. Examples: Commissions payable to firms carrying out or transmitting orders, entry and exit charges payable to the fund manager, platform fees, commercial margins (included in the transaction price), stamp duty, transaction tax and FX expenses.
	Ancillary services expenses			Any expenses and charges involving ancillary services which are not included in the aforementioned expenses. Examples: Research expenses, safekeeping expenses
	Incidental expenses			Effect of any performance fee

#### Cumulative cost effect on Performance

Total charges subtracted from each investment will have an effect on the return on investment you may gain. Although the return is not guaranteed, we can provide you with examples as to how the charges will impact the amounts you will ultimately receive.

Amount of €40,000 invested in this product for 1 year with a hypothetical net positive return of 3%	
Invested amount (before entry charges)	40.000,00
Net invested amount (after entry charges)	40.102,60
How much would you ultimately receive if there were no charges?	41.200,00
How much could you ultimately receive net of charges?	41.097,40

Free of charges, the potential return would be 3%; net of charges, the return achieved is 2.48%. This is equivalent to a loss of profits of €994.40

### Inducements to Third Parties

The Bank may pay a person other than the Client an inducement involving an investment service provided to the Client in the form of remuneration, payment, commission or non-monetary benefit other than the customary commission or fees for the said service, provided such inducement has been designed to improve the quality of such service to the Client and does not prevent the Bank from complying with its duty to act honestly, fairly and professionally, showing respect for the Client's interests.

Invested amount of €40,102.6		
Examples of inducements for the mediation of a collaborating company for receiving and transmitting client orders	Amount	% of investment
Fee of collaborating company: 100% of commission received	100	0,49%
Fee of collaborating company: 50% of commission received	50	0,25%

### Non-Monetary Inducements

None

**Information on Costs and Charges**

*Investment Services other than Management*

This document provides the statutory information required on cost and charges for investments in this product. It is recommended to study this document in order to make informed decisions as to whether you will invest in this product or not.

**Product category**

**5. TRANSFERABLE SECURITIES LISTED ON THE ATHENS EXCHANGE SECURITIES MARKET**

**Summary of charges for acquiring transferable securities of a listed company with an over-the-counter (OTC) transaction and cash settlement, and holding thereof for a period of one year**

Cost category	Investment amount: €1,000		Investment amount: €20,000		Investment amount: €50,000	
	Amount	% of investment	Amount	% of investment	Amount	% of investment
Product costs	0,00	0,00%	0,00	0,00%	0,00	0,00%
Third-party fees received						
Services costs	31,00	3,10%	231,00	1,16%	541,00	1,08%
<b>Total</b>	<b>31,00</b>	<b>3,10%</b>	<b>231,00</b>	<b>1,16%</b>	<b>541,00</b>	<b>1,08%</b>
<b>Total Value</b>	<b>1.031,00</b>		<b>20.231,00</b>		<b>50.541,00</b>	

Annualised costs based on 3 indicative invested amounts of €1,000, €20,000 and €50,000.

**Breakdown of cost categories**

	Investment amount: €1,000		Investment amount: €20,000		Investment amount: €50,000		
	Amount	% of investment	Amount	% of investment	Amount	% of investment	
Product costs	Lump-sum charges	0,00%	0,00%	0,00%	0,00%	0,00%	All expenses and charges (included in the price or added to the financial instrument's price) which are paid to the product's suppliers at the start or end of the investment in the financial instrument concerned. Examples: Front-loading management fee, structuring fee, distribution fee
	Current charges	0,00%	0,00%	0,00%	0,00%	0,00%	All current expenses and current charges involving the financial product's management which are deducted from the value of such financial instrument during the time of investment in the financial instrument concerned. Examples: Management fees, servicing expenses, switching fees, securities lending expenses and taxes, financing costs
	Transaction expenses	0,00%	0,00%	0,00%	0,00%	0,00%	All expenses and charges arising from the acquisition and disposal of investments. Examples: Brokerage fees, entry and exit charges payable from the fund, commercial margins included in the transaction price, stamp duty, transaction tax and foreign exchange expenses
	Incidental expenses	0,00%	0,00%	0,00%	0,00%	0,00%	All expenses involving the effect of the fees on performance. Example: Performance fees

Services costs	Lump-sum charges		0,00%		0,00%		0,00%	All expenses and charges paid to the investment firm at the start or end of the investment service(s). Examples: Deposit fees, contract termination fees and adjustment expenses
	Current charges		0,00%		0,00%		0,00%	All current expenses and current charges payable to investment firms for the services provided to clients. Examples: Management fees, advisory services fees, custodian fees, margin account service
	Transaction expenses	31,00	3,10%	221	1,11%	531	1,06%	All expenses and charges involving transactions carried out by the investment firm or other parties. Examples: Commissions payable to firms carrying out or transmitting orders, entry and exit charges payable to the fund manager, platform fees, commercial margins (included in the transaction price), stamp duty, transaction tax and FX expenses.
	Ancillary services expenses	0,00	0,00%	10	0,05%	10	0,02%	Any expenses and charges involving ancillary services which are not included in the aforementioned expenses. Examples: Research expenses, safekeeping expenses
	Incidental expenses		0,00%		0,00%		0,00%	Effect of any performance fee

#### Cumulative cost effect on Performance

Total charges subtracted from each investment will have an effect on the return on investment you may gain. Although the return is not guaranteed, we can provide you with examples as to how the charges will impact the amounts you will ultimately receive.

An amount of €1,000 invested in this product for 1 year with a hypothetical net positive return of 3%	
Invested amount (before entry charges)	1.000,00
Invested amount (following entry charges)	1.031,00
How much would you ultimately receive if there were no charges?	1.030,00
Which is the amount you may ultimately receive net of all charges (together with exit charges)?	996,64

Free of charges, the potential return would be 3%; net of charges, the return achieved is -3.33%. This is equivalent to a loss of capital of €34.36 and non-achieved profit

#### Inducements to third parties

The Bank may pay a person other than the Client an inducement involving an investment service provided to the Client in the form of remuneration, payment, commission or non-monetary benefit other than the customary commission or fees for the said service, provided such inducement has been designed to improve the quality of such service to the Client and does not prevent the Bank from complying with its duty to act honestly, fairly and professionally, showing respect for the Client's interests.

Invested amount of €1,031	Invested amount of €20,231	Invested amount of €50,541
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Examples of inducements for the mediation of a collaborating company for receiving and transmitting client orders	Amount	% of investment	Amount	% of investment	Amount	% of investment
Fee of collaborating company: 100% of commission received	10	0,97%	200	0,99%	500	0,99%
Fee of collaborating company: 50% of commission received	5	0,48%	100	0,49%	250	0,49%

**Non-Monetary Inducements**

None