

Investment services pricing list

4th May 2026

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Versions

Version	Effective date
ANX159.2 EN / 01-07-2020	01-07-2020
ANX159.3 EN / 03-08-2020	03-08-2020
ANX159.4 EN / 21-10-2020	21-10-2020
ANX159.5 EN / 04-01-2021	04-01-2021
ANX159.6 EN / 22-02-2021	22-02-2021
ANX159.7 EN / 13-10-2021	13-10-2021
ANX159.8 EN / 01-12-2021	01-12-2021
ANX159.9 EN / 17-01-2022	17-01-2022
ANX159.10 EN / 13-07-2022	13-07-2022
ANX159.11 EN / 15-12-2022	15-12-2022
ANX159.12 EN / 20-01-2023	20-01-2023
ANX159.13 EN / 16-03-2023	16-03-2023
ANX159.14 EN / 20-04-2023	20-04-2023
ANX159.15 EN / 02-01-2024	02-01-2024
ANX159.16 EN / 24-01-2024	24-01-2024
ANX159.17 EN / 01-03-2024	01-03-2024
ANX159.18 EN / 01-04-2024	01-04-2024
ANX159.19 EN / 29-05-2024	29-05-2024
ANX159.20 EN / 12-06-2024	12-06-2024
ANX159.21 EN / 17-10-2024	17-10-2024
ANX159.22 EN / 05-12-2024	05-12-2024
ANX159.23 EN / 02-01-2025	02-01-2025
ANX159.24 EN / 27-01-2025	27-01-2025
ANX159.25 EN / 04-03-2025	04-03-2025
ANX159.26 EN / 01-04-2025	01-04-2025
ANX159.27 EN / 02-06-2025	02-06-2025
ANX159.28 EN / 27-10-2025	27-10-2025
ANX159.29 EN / 02-12-2025	02-12-2025
ANX159.30 EN / 02-01-2026	02-01-2026
ANX159.31 EN / 16-01-2026	16-01-2026
ANX159.32 EN / 04-05-2026	04-05-2026

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1. Transactions in the Securities Market and the Alternative Market of the Athens Stock Exchange

	Order	Internet
Bank commission through charges on the transaction value	1% 2 , minimum €10 per trade confirmation	0.35% 2 , minimum €5 per trade confirmation

Transaction execution costs on the transaction value ⁽¹⁾	0.0125%, additional to €0.06 per transaction
ATHEX charges & Other Charges on the transaction value ⁽¹⁾	0.06%, additional to €0.75 per title
Rights of ATHEXClear on the Transaction value	0.02%
Sales tax through charge on transaction value ⁽¹⁾	0.10%

2. Transactions in transferable securities & Exchange-Traded Funds (ETFs) international markets

International Markets' Orders			
	EUROPE*	US-CANADA	OTHER COUNTRIES**
Maximum Fee (of transaction value)	1%	1%	1%
Minimum Fee (per trade confirmation)	€ 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)	0.10%		

* 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.

Transactions in International Markets via Internet Trading

	Fixed Amount	Minimum
US -CANADA	0.40% per transaction value	€20 per trade confirmation
EUROPE*	0.40% per transaction value	€20 per trade confirmation
OTHER COUNTRIES**	0.40% per transaction value	€30 per trade confirmation (Bulgaria, Japan, South Africa, Romania, Serbia, Czech Republic, Hong Kong)

		€40 per trade confirmation (Australia, Singapore)
		€50 per trade confirmation (Israel, Poland, Turkey)
		€60 per trade confirmation (New Zealand)
		€130 per trade confirmation (Hungary)

Other Charges (Europe)

For securities transactions on stock exchanges in the United Kingdom, a tax is imposed on the **purchase** of securities (stamp duty/SDRT) at a rate of **0.5%** of the net transaction value, as well as a **PTM Levy of £1 per transaction** for transactions exceeding **£10,000** (both purchases and sales).

For securities transactions on stock exchanges in Ireland, a stamp duty of 1% is imposed on purchases.

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 of securities, 0.00206% of the transaction value applies (SEC fee)

Other Charges (Other Countries)

For securities transactions on the Hong Kong Stock Exchange, taxes are imposed on both purchases and sales, based on the transaction value, as follows:

- SFC Transaction Levy 0.0027%
- Stamp Duty 0.10%
- AFRC Transaction Levy 0.00015%

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

		Commission	Settlement Costs
7.1	Index Futures	€25 per contract, min €10 per trade confirmation	€0.10 per contract
7.2	Stock/Index options	€10 with min €3	€0.10 per contract
7.3	Stock Futures	1% of the transaction value, min €10 per trade confirmation	0.02% of the transaction value
7.4	Share sales agreement with repurchase agreement	10% of income	-

7.5	Share purchase agreement with reverse repo	0.20% of the transaction value, min €10 per trade confirmation	-
7.6	Share repurchase agreement	0.20% of the transaction value, min €10 per trade confirmation	-

4. 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

5. 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.

	Maturity 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%

6. Trades in transferable securities on the Cyprus Stock Exchange (CSE)

				Order	Internet	
1	Bank Commission			1% of transaction value, €10 per trade confirmation	0.35% of transaction value, €5 per trade confirmation	
2	Settlement costs			0.06%, plus €0.75 per transferable security		
3	Sales tax (of the transaction value)			0.10% (1)		
4	CSE charges of the transaction value:					
		Main Market Securities	Emerging Companies Market Securities	Alternative Market	Sovereign Debt	Corporate Debt
Subscription to CSE “Variable charge” (3)		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
5	Additional CSE Charges					
		Main Market Securities	Emerging Companies Market Securities	Alternative Market	Government Debt	Company Debt
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 €

7. Over-the-counter Transfers due to transactions in Equities, Bonds, ETFs on the Securities Market of Athens Exchange (ATHEX)

	Charge	Minimum	Maximum
Bank commission through charges on the transaction value		€10 per transaction	1% ⁽²⁾
Settlement costs on the transaction value	0.06% of the transaction value		
ATHEXCSD Charges			
• Over-the-counter FoP Transaction		€20 per transaction	0.0325% ⁽²⁾
• Over-the-counter DVP Transaction		€21 per transaction	0.0325% ⁽²⁾ +1€
Sales tax (on the transaction value) ⁽¹⁾	0.10%		

8. Over-the-counter Transfers due to transactions in Equities, Bonds, ETFs on the Securities Market of Cyprus Stock Exchange (CSE)

	Charge	Minimum	Maximum
Bank commission through charges on the transaction value		€10 per transaction	1% ⁽²⁾
Settlement costs on the transaction value	0.06% of transaction value		
CSE Charges depends on Market/product			
• Over-the-counter FoP Transaction		€20 per transaction	0.085% ⁽²⁾
• Over-the-counter DVP Transaction		€21per transaction	0.085% ⁽²⁾ +1€
Sales tax (on the transaction value) ⁽¹⁾	0.10%		

9. Optima asset management Mutual Funds

- The sales and redemption fees paid for investments in Mutual Funds described below are collected by Optima bank.
- Optima asset management A.E.D.A.K. Mutual Funds are subject to an additional performance fee of 20% applied on the positive difference between the fund's cumulative performance and its respective Benchmark, on a yearly basis.
- Optima bank receives 50% of the management fees that apply to the Mutual Funds of Optima asset management A.E.Δ.A.K. as specified in the respective Key Investor Information Documents (KIID), under a sharing agreement with Optima asset management A.E.D.A.K..
- As for any other charges, the respective pricing policy of Optima asset management A.E.Δ.A.K. applies (www.optimaadedak.gr).
- Minimum 3rd party funds sales fee of €20 or an equivalent amount in the currency of participation apply to all 3rd party funds.

Switches between ISINs of the same 3rd party fund house are subject to their initial subscription fee according to their ISINs. In case of redemption and reinvestment between Optima asset management A.E.D.A.K. funds, a 50% discount will be applied to the sales fee of the subscription fund. Exceptionally, the redemption-reinvestment commission will be zero in the case of Mutual Funds of the same category.

	Sales fee	Redemption Fee
Optima income 2031 bond fund	0.50% Subscription period: 02.12.2025 – 07.01.2026	2,50%
Optima income 2030 II bond fund	0.30% Subscription period: 04.03.2025 – 14.03.2025	2,50%
Optima income 2030 bond fund	0.30% Subscription period: 27.01.2025 – 14.02.2025	2,00% for the first 3 years, then 0,00%
Optima income 2026 bond fund	0.10% Subscription period: 14.10.2024 – 01.11.2024	2,00%
Optima income 2029 bond fund	0.50% Subscription period: 27.05.2024 – 14.06.2024	2,00% for the first 3 years, then 0,00%
Optima income 2028 bond fund	0.50% Subscription period: 22.1.2024 – 09.02.2024	2,00% for the first 3 years, then 0,00%
Optima greek income bond fund	0.50% Subscription period: 20.2.2023 – 20.3.2023	2,00% for the first 3 years, then 0,00%
Optima income bond fund	0,50% Subscription period: 20.2.2023 – 20.3.2023	2,00% for the first 3 years, then 0,00%

Optima smart cash bond fund	0,70%	0,00%
Optima global selection fund of funds balanced	1,10%	0,00%
Optima greek balanced fund	1,10%	0,00%
Optima greek balanced shield fund	1,10%	0,00%
Optima greek equity fund	1,20%	0,00%
Optima premium selection fund of funds equity	1,20%	0,00%

10. Third party mutual funds*

	Sales fee applied to the subscription amount	Redemption Fee
Money Market Funds	0,30%	0.00%
Bond Funds	1,25%	0.00%
Absolute Return Funds	1,75%	0.00%
Balanced Funds	1,75%	0.00%
Equity Funds	2,00%	0.00%
Minimum sales fee	€20	-

* Cases of multiple participations of different fund houses but of the same investment category will be charged with the scale of the total amount.

	11. Foreign UCITS Funds not affiliated with the Bank - Redemption cost per transaction	
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	Special Category Funds	€300

12. Structured Notes

	Cost
The commission/fee of the bank may vary on a case-by-case basis depending on the product structure, its duration, market conditions, and other factors. It may either be incorporated within the final product price that is announced to the customer or collected separately.	Special pricing per product applies
The manufacturer's expenses/costs and other administrative or operational costs are incorporated within the final product price that is announced to the customer.	Special pricing per product applies
More information regarding the expenses/costs can be found in the Key Information Document (KID) of the product and in the investment application/order.	

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

		Under negotiation with maximum
1	Commission on the execution of transactions in Index Futures Contracts - (charge per contract)	€0.80
2	Commission on the execution of transactions in Index Option Contracts - (charge per contract)	€0.70
3	Commission upon maturity of Index Futures Contracts (charge per contract)	€1.60
4	Commission upon maturity of Index Option Contracts (charge per contract)	€0.80
5	Commission on the exercise of Stock Option Contracts (charge per contract)	€0.40
6	Commission on the execution of transactions in Stock Futures Contracts ⁽⁴⁾ - (charge per contract varies per issuer)	€0.05-€1.20
7	Commission on the execution of transactions in Stock Option Contracts (charge per contract)	€0.50
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	Commission on the execution of transactions in Share Purchase Contracts with repo agreement	10% on the income
10	Commission on the execution of transactions in Share Purchase Agreements with repo agreement (charge on transaction value)	0,03%

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)
12	Commission on transaction cancellation-rectification (charge per transaction)	€40
13	Commission for transfer of positions	€1

14. Other Charges

		Fixed
1	Investment Account Maintenance Fee <i>[applied on investment portfolios of below 13.2 13.3 and 13.4 cases]</i>	Fixed fee €7.75 for Investment portfolios with a total Portfolio Average Daily Valuation (PADV) over €100 / Quarterly charge.
2	Use infrastructure of DSS (Dematerialized Securities System) for the settlement and registration	Fee of 0.0050% per year for Investment portfolios with a total Portfolio Average Daily Valuation (PADV) over €100 / Quarterly charge.
3	Custody 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.
4	Custody Fee Bonds and fixed income securities (outside the - ATHEX /CSE)	Fee of 0.10% per year on the Nominal value of the title, plus VAT / Quarterly charge.
5	Athens Exchange (ATHEX) DSS Charges	• €10 for creating an Investor Account in DSS. • €20 for transferring Securities from the Special Account to the Operator Account.
6	Cyprus Stock Exchange (CSE) DSS charges	• €10 for creating an Investor Account in DSS. • €5 per security with a €20 maximum charge per transaction for transferring Securities from the Special Account to the Operator Account.

7	Charges for transfer of securities to/from Central Securities Depositories of the Athens Exchange and of the Cyprus Stock Exchange	• €35 per transfer order.
8	Transfer of Securities between co-beneficiary individual accounts and Joint Investment accounts (ELKAT invoice basis)	• Charge: €20 per transfer order per security.
9	Deactivation or cancellation of Customer Securities Accounts due to their consolidation (ELKAT invoice basis)	• Charge: €10 per request • Payment: Upon submission of the request • VAT: 24%
10	Financial instruments held by another agent (operator/custodian) at the request of a client	Fixed amount: €100 per transfer order.
11	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	Custodians expenses for investor participation and voting in general meetings of companies listed on foreign stock exchanges	€300 per participation and proxy vote order.
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.
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.

15	Receipt of transferable securities from "Direct Advice (DRS)" depository established in the USA	\$35
16	Conversion to physical / per security	€25
17	Service Fee, in establishing a client base	€50
18	Transfer of shares of companies listed on the Athens Stock Exchange, due to Donation (OTC Transaction)	- Bank Fee: 0.05% of the transaction value (as transaction value, the greater value is taken, between the value declared in tax authorities. and the value that will arise on the day the transaction took place based on the closing price of the stock. Minimum commission €10. - ATHEX fee: 0.0325% on the transaction value with minimum commission €40.

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 0.010% in case they involve Transactions in Fixed Income Securities. Fixed Income Securities transactions are not charged with 0.06% fee, per transaction value as settlement, clearing and other charges. 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.

15. 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)
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16. 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%
Over 500,000	0.20%	0.65%	0.85%	1.15%

17. Discretionary Portfolio 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%
Over 500,000	0.10%	0.50%	0.70%	0.90%
Performance Fee: Up to 20% of the positive difference between the actual and hypothetical Portfolio performance by special agreement with the Client.				

18. External Asset Management *

1. Provision of External Asset Management Service

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

2. Receipt and Transfers of Orders under External Asset Management

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 In-house Mutual Funds		
Transaction value in CHF	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 Third Party Mutual Funds			
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).

Notes:

Optima bank operates as an External Asset Manager for customers of third party partner banks 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, the service and / or transfer of requests and account closure of Optima bank customers, who wish to have an 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. The External Asset Management service also provides the ability to receive and transmit orders through the power of attorney of its customers, to the cooperating bank.

ANNEX

Information about Costs and Charges

Detailed Examples

Information on Costs and Charges

Investment Services other than Management

The current document provides statutory information on costs and charges related to investing in this product. It does not constitute marketing material. The costs and charges are based on an illustrative example, with certain assumptions, which may differ from your actual investment. It is recommended to study this document 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%.

	Investment amount: €1,000		Investment amount: €20,000		Investment amount: €50,000		Annualised costs based on 3 indicative invested amounts of €1,000, €20,000 and €50,000.
Cost category	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%	
Total	127,26	12,73%	2539,81	12,70%	6333,31	12,67%	
Total Value	1.127,26		22.539,81		56.333,31		

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 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	
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	0,89%	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

Investment Services other than Management

The current document provides statutory information on costs and charges related to investing in this product. It does not constitute marketing material. The costs and charges are based on an illustrative example, with certain assumptions, which may differ from your actual investment. It is recommended to study this document 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%
Total	30,40	3,04%	168,00	0,84%	405,00	0,81%
Total Value	1.030,40		20.168,00		50.405,00	

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

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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%
Total	30,40	3,04%	168,00	0,84%	405,00	0,81%
Total Value	1.030,40		20.168,00		50.405,00	

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

Breakdown of cost categories

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

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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%
Total	11,71	1,17%	226,91	1,13%	550,91	1,10%
Total Value	1.011,71		20.226,91		50.550,91	

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

Investment Services other than Management

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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		Annualised cost for invested amount of €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%	
Total	258,00	6,45%	
Total value of transaction	4.258,00		

Breakdown of cost categories

	Amount	% of investment	
PRODUCT COSTS	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

Investment Services other than Management

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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		Annualised cost for invested amount of €2500
Cost category	Amount	% of investment	
Product costs	0,00	0,00%	
Third-party fees received		0,00%	
Services costs	535,00	13,38%	
Total	535,00	13,38%	
Total value of transaction	4.535,00		

Breakdown of cost categories

		Amount	% of investment	
PRODUCT COSTS	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

Investment Services other than Management

The current document provides statutory information on costs and charges related to investing in this product. It does not constitute marketing material. The costs and charges are based on an illustrative example, with certain assumptions, which may differ from your actual investment. It is recommended to study this document 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 $10 \times 20 \times 100 \times 50 / 100 = \text{€}10,000$.

	Investment amount: €10.000		Annualised cost for invested amount of €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%	
Total	212,00	5,30%	
Total value of transaction	10.212,00		

Breakdown of cost categories

	Amount	% of investment	
PRODUCT COSTS	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

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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%
Total	700,00	1,40%	1400,00	1,40%	7000,00	1,40%
Total value of transactions	50.700,00		101.400,00		507.000,00	

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	
PRODUCT COSTS	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

Investment Services other than Management

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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*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%
Total	102,00	0,26%
Total value of transaction	40.102,00	

Annualised cost for invested amount:
€40.000

Breakdown of cost categories

		Amount	% of investment	
PRODUCT COSTS	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

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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

	Investment amount: €1,000		Investment amount: €20,000		Investment amount: €50,000	
Cost category	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%
Total	31,00	3,10%	231,00	1,16%	541,00	1,08%
Total Value	1.031,00		20.231,00		50.541,00	

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 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

Information on Costs and Charges

Investment Services other than Management

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Product category

11. Bond Mutual fund/ UCITS of Optima asset management MFMC

The following analysis of charges is based on an indicative example of UCITS, for which the following assumptions have been used: Maximum Transaction Fees and expenses related to Subscriptions/Redemptions of domestic Bond UCITS, Investment amount €10,000, Holding Period: 3 years, Annual Outperformance Fee: 0.28%, 3-year Cumulative Net Return: 5%.

Cost category	1 Year		Holding period	
	Amount	% of investment	Amount	% of investment
One-off cost upon entry or exit				
Subscription fee	70,00	0,70%	70,00	0,70%
Redemption fee	0,00	0,00%	0,00	0,00%
Current cost calculated on an annual basis				
Transaction costs	1,00	0,01%	3,00	0,03%
Management fees and other administrative or operating cost *	158,00	1,58%	474,00	4,74%
Additional costs charged under special conditions				
Outperformance fee	28,00	0,28%	84,00	0,84%
Total Charges	257,00	2,57%	631,00	6,31%
* Part of which can be paid to the Bank as a fee for the distribution of the UCITS				

Breakdown of cost categories

		1 Year		Holding period		
		Amount	% of investment	Amount	% of investment	
product costs	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	158,00	1,58%	474,00	4,74%	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	1,00	0,01%			3,00	0,03%	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	28,00	0,28%			84,00	0,84%	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	70,00	0,70%			70,00	0,70%	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							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 €10,000 invested in this product for the holding period assuming a 3-year cumulative net return: 5%. It is noted that the following calculations are indicative, given that the returns are not guaranteed.	
Invested amount (before charges)	10.000,00
Costs and Charges	631,00
How much would you ultimately receive if there were no charges?	11.131,00
Which is the amount you may ultimately receive net of all charges (together with exit charges)?	10.500,00

Free of costs & charges the potential return over the recommended holding period (3 years) would be 11.31%, after costs & charges the return achieved is 5%. The cumulative effect of costs and charges on performance is €631.

UCITS DO NOT HAVE A GUARANTEED PERFORMANCE AND PAST RETURNS DO NOT ENSURE FUTURE RETURNS

Information on Costs and Charges

Investment Services other than Management

The current document provides statutory information on costs and charges related to investing in this product. It does not constitute marketing material. The costs and charges are based on an illustrative example, with certain assumptions, which may differ from your actual investment. It is recommended to study this document to make informed decisions as to whether you will invest in this product or not.

Product category

12. Balanced Mutual fund/ UCITS of Optima asset management MFMC

The following analysis of charges is based on an indicative example of UCITS, for which the following assumptions have been used: Maximum Transaction Fees and expenses related to Subscriptions/Redemptions of domestic balanced UCITS, Investment amount €10,000, Holding Period: 3 years, Annual Outperformance Fee: 0.72%, 3-year Cumulative Net Return: 8%.

Cost category	1 Year		Holding period	
	Amount	% of investment	Amount	% of investment
One-off cost upon entry or exit				
Subscription fee	110,00	1,10%	110,00	1,10%
Redemption fee	0,00	0,00%	0,00	0,00%
Current cost calculated on an annual basis				
Transaction costs	40,00	0,40%	0,00	0,00%
Management fees and other administrative or operating cost *	218,00	2,18%	0,00	0,00%
Additional costs charged under special conditions				
Outperformance fee	72,00	0,72%	0,00	0,00%
Total Charges	440,00	4,40%	110,00	1,10%
* Part of which can be paid to the Bank as a fee for the distribution of the UCITS				

Breakdown of cost categories

		1 Year		Holding period		
		Amount	% of investment	Amount	% of investment	
product costs	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	218,00	2,18%	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

A	Transaction expenses	40,00	0,40%			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	72,00	0,72%			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	110,00	1,10%			110,00	1,10%	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							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 €10,000 invested in this product for the holding period assuming a 3-year cumulative net return: 8%. It is noted that the following calculations are indicative, given that the returns are not guaranteed.	
Invested amount (before charges)	10.000,00
Costs and Charges	110,00
How much would you ultimately receive if there were no charges?	10.000,00
Which is the amount you may ultimately receive net of all charges (together with exit charges)?	10.000,00

Free of costs & charges the potential return over the recommended holding period (3 years) would be 20,04%, after costs & charges the return achieved is 8%. The cumulative effect of costs and charges on performance is €1.204.

UCITS DO NOT HAVE A GUARANTEED PERFORMANCE AND PAST RETURNS DO NOT ENSURE FUTURE RETURNS

Information on Costs and Charges

Investment Services other than Management

The current document provides statutory information on costs and charges related to investing in this product. It does not constitute marketing material. The costs and charges are based on an illustrative example, with certain assumptions, which may differ from your actual investment. It is recommended to study this document to make informed decisions as to whether you will invest in this product or not.

Product category

13. Equity Mutual fund/ UCITS of Optima asset management MFMC

The following analysis of charges is based on an indicative example of UCITS, for which the following assumptions have been used: Maximum Transaction Fees and expenses related to Subscriptions/Redemptions of domestic equity UCITS, Investment amount €10,000, Holding Period: 5 years, Annual Outperformance Fee: 1,04%, 5-year Cumulative Net Return: 12%.

Cost category	1 Year		Holding period	
	Amount	% of investment	Amount	% of investment
One-off cost upon entry or exit				
Subscription fee	118,00	1,20%	118,00	1,20%
Redemption fee	0,00	0,00%	0,00	0,00%
Current cost calculated on an annual basis				
Transaction costs	55,00	0,56%	257,01	2,57%
Management fees and other administrative or operating cost *	377,00	3,79%	1.761,68	17,62%
Additional costs charged under special conditions				
Outperformance fee	103,00	1,04%	481,31	4,81%
Total Charges	653,00	6,53%	2.618,00	26,18%
* Part of which can be paid to the Bank as a fee for the distribution of the UCITS				

Breakdown of cost categories

		1 Year		Holding period		
		Amount	% of investment	Amount	% of investment	
product costs	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	377,00	3,79%	1.761,68	17,62%	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

A	Transaction expenses	55,00	0,56%			257,01	2,57%	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	103,00	1,04%			481,31	4,81%	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	118,00	1,20%			118,00	1,20%	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							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 €10,000 invested in this product for the holding period assuming a 5-year cumulative net return: 12%. It is noted that the following calculations are indicative, given that the returns are not guaranteed.	
Invested amount (before charges)	10.000,00
Costs and Charges	2.618,00
How much would you ultimately receive if there were no charges?	13.818,00
Which is the amount you may ultimately receive net of all charges (together with exit charges)?	11.200,00

Free of costs & charges the potential return over the recommended holding period (3 years) would be 38,18%, after costs & charges the return achieved is 12%. The cumulative effect of costs and charges on performance is €2.618.

UCITS DO NOT HAVE A GUARANTEED PERFORMANCE AND PAST RETURNS DO NOT ENSURE FUTURE RETURNS

Information on Costs and Charges

Investment Services other than Management

The current document provides statutory information on costs and charges related to investing in this product. It does not constitute marketing material. The costs and charges are based on an illustrative example, with certain assumptions, which may differ from your actual investment. It is recommended to study this document to make informed decisions as to whether you will invest in this product or not.

Product category

14. 3rd Party Money Market Mutual fund (UCITS) - represented by the Bank

The following analysis of the cost & charges is based on an indicative example of 3rd party money market mutual fund, for which the following assumptions have been used: Highest Transaction Fees (Affluent segment) and costs related to Subscription/Redemption of units, Investment amount €10,000, Holding Period: 3 years, 3-year cumulative net return 2%.

Cost category	1 Year		Holding period	
	Amount	% of investment	Amount	% of investment
One-off cost upon entry or exit				
Subscription fee	25,00	0,25%	25,00	0,25%
Redemption fee	0,00	0,00%	0,00	0,00%
Current cost calculated on an annual basis				
Transaction costs	4,00	0,04%	12,00	0,12%
Management fees and other administrative or operating cost *	55,00	0,55%	165,00	1,65%
Additional costs charged under special conditions				
Outperformance fee	0,00	0,00%	0,00	0,00%
Total Charges	84,00	0,84%	202,00	2,02%
* Part of which can be paid to the Bank as a fee for the distribution of the UCITS				

Breakdown of cost categories

		1 Year		Holding period		
		Amount	% of investment	Amount	% of investment	
product costs	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	55,00	0,55%	165,00	1,65%	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

5	Transaction expenses	4,00	0,04%			12,00	0,12%	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%	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	25,00	0,25%			25,00	0,25%	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							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 €10,000 invested in this product for the holding period assuming a 3-year cumulative net return: 2%. It is noted that the following calculations are indicative, given that the returns are not guaranteed.	
Invested amount (before charges)	10.000,00
Costs and Charges	202,00
How much would you ultimately receive if there were no charges?	10.402,00
Which is the amount you may ultimately receive net of all charges (together with exit charges)?	10.200,00

Free of costs & charges the potential return over the recommended holding period (3 years) would be 4,02%, after costs & charges the return achieved is 2%. The cumulative effect of costs and charges on performance is €202.

UCITS DO NOT HAVE A GUARANTEED PERFORMANCE AND PAST RETURNS DO NOT ENSURE FUTURE RETURNS

Information on Costs and Charges

Investment Services other than Management

The current document provides statutory information on costs and charges related to investing in this product. It does not constitute marketing material. The costs and charges are based on an illustrative example, with certain assumptions, which may differ from your actual investment. It is recommended to study this document to make informed decisions as to whether you will invest in this product or not.

Product category

15. 3rd Party Bond Mutual fund (UCITS) - represented by the Bank

The following analysis of the cost & charges is based on an indicative example of money market 3rd party bond mutual fund, for which the following assumptions have been used: Highest Transaction Fees (Affluent segment) and costs related to Subscription/Redemption of units, Investment amount €10,000, Holding Period: 3 years, 3-year cumulative net return 5%.

Cost category	1 Year		Holding period	
	Amount	% of investment	Amount	% of investment
One-off cost upon entry or exit				
Subscription fee	100,00	1,00%	100,00	1,00%
Redemption fee	0,00	0,00%	0,00	0,00%
Current cost calculated on an annual basis				
Transaction costs	39,00	0,39%	141,13	1,41%
Management fees and other administrative or operating cost *	142,00	1,42%	513,87	5,14%
Additional costs charged under special conditions				
Outperformance fee	0,00	0,00%	0,00	0,00%
Total Charges	281,00	2,81%	755,00	7,55%
* Part of which can be paid to the Bank as a fee for the distribution of the UCITS				

Breakdown of cost categories

		1 Year		Holding period		
		Amount	% of investment	Amount	% of investment	
product costs	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	55,00	0,55%	165,00	1,65%	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

n	Transaction expenses	4,00	0,04%			12,00	0,12%	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%	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	25,00	0,25%			25,00	0,25%	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							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 €10,000 invested in this product for the holding period assuming a 3-year cumulative net return: 5%. It is noted that the following calculations are indicative, given that the returns are not guaranteed.	
Invested amount (before charges)	10.000,00
Costs and Charges	755,00
How much would you ultimately receive if there were no charges?	11.255,00
Which is the amount you may ultimately receive net of all charges (together with exit charges)?	10.500,00

Free of costs & charges the potential return over the recommended holding period (3 years) would be 12,55%, after costs & charges the return achieved is 5%. The cumulative effect of costs and charges on performance is €755.

UCITS DO NOT HAVE A GUARANTEED PERFORMANCE AND PAST RETURNS DO NOT ENSURE FUTURE RETURNS

Information on Costs and Charges

Investment Services other than Management

The current document provides statutory information on costs and charges related to investing in this product. It does not constitute marketing material. The costs and charges are based on an illustrative example, with certain assumptions, which may differ from your actual investment. It is recommended to study this document to make informed decisions as to whether you will invest in this product or not.

Product category

16. 3rd Party Balanced Mutual fund (UCITS) - represented by the Bank

The following analysis of the cost & charges is based on an indicative example of money market 3rd party balanced mutual fund, for which the following assumptions have been used: Highest Transaction Fees (Affluent segment) and costs related to Subscription/Redemption of units, Investment amount €10,000, Holding Period: 5 years, 5-year cumulative net return 8%.

Cost category	1 Year		Holding period	
	Amount	% of investment	Amount	% of investment
One-off cost upon entry or exit				
Subscription fee	150,00	1,50%	150,00	1,50%
Redemption fee	0,00	0,00%	0,00	0,00%
Current cost calculated on an annual basis				
Transaction costs	38,00	0,38%	219,42	2,19%
Management fees and other administrative or operating cost *	179,00	1,79%	1.033,58	10,34%
Additional costs charged under special conditions				
Outperformance fee	0,00	0,00%	0,00	0,00%
Total Charges	367,00	3,67%	1.403,00	14,03%
* Part of which can be paid to the Bank as a fee for the distribution of the UCITS				

Breakdown of cost categories

		1 Year		Holding period		
		Amount	% of investment	Amount	% of investment	
product costs	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	179,00	1,79%	1.033,58	10,34%	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

a	Transaction expenses	38,00	0,38%			219,42	2,19%	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%	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	150,00	1,50%			150,00	1,50%	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							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 €10,000 invested in this product for the holding period assuming a 5-year cumulative net return: 8%. It is noted that the following calculations are indicative, given that the returns are not guaranteed.	
Invested amount (before charges)	10.000,00
Costs and Charges	1.403,00
How much would you ultimately receive if there were no charges?	12.203,00
Which is the amount you may ultimately receive net of all charges (together with exit charges)?	10.800,00

Free of costs & charges the potential return over the recommended holding period (5 years) would be 22,03%, after costs & charges the return achieved is 8%. The cumulative effect of costs and charges on performance is €1.403.

UCITS DO NOT HAVE A GUARANTEED PERFORMANCE AND PAST RETURNS DO NOT ENSURE FUTURE RETURNS

Information on Costs and Charges

Investment Services other than Management

The current document provides statutory information on costs and charges related to investing in this product. It does not constitute marketing material. The costs and charges are based on an illustrative example, with certain assumptions, which may differ from your actual investment. It is recommended to study this document to make informed decisions as to whether you will invest in this product or not.

Product category

17. 3rd Party Equity Mutual fund (UCITS) - represented by the Bank

The following analysis of the cost & charges is based on an indicative example of money market 3rd party equity mutual fund, for which the following assumptions have been used: Highest Transaction Fees (Affluent segment) and costs related to Subscription/Redemption of units, Investment amount €10,000, Holding Period: 5 years, 5-year cumulative net return 12%.

Cost category	1 Year		Holding period	
	Amount	% of investment	Amount	% of investment
One-off cost upon entry or exit				
Subscription fee	180,00	1,80%	180,00	1,80%
Redemption fee	0,00	0,00%	0,00	0,00%
Current cost calculated on an annual basis				
Transaction costs	53,00	0,53%	275,16	2,75%
Management fees and other administrative or operating cost *	187,00	1,87%	970,84	9,71%
Additional costs charged under special conditions				
Outperformance fee	0,00	0,00%	0,00	0,00%
Total Charges	420,00	4,20%	1.426,00	14,26%
* Part of which can be paid to the Bank as a fee for the distribution of the UCITS				

Breakdown of cost categories

		1 Year		Holding period		
		Amount	% of investment	Amount	% of investment	
product costs	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	187,00	1,87%	970,84	9,71%	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

a	Transaction expenses	53,00	0,53%			275,16	2,75%	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%	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	180,00	1,80%			180,00	1,80%	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							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 €10,000 invested in this product for the holding period assuming a 5-year cumulative net return: 12%. It is noted that the following calculations are indicative, given that the returns are not guaranteed.	
Invested amount (before charges)	10.000,00
Costs and Charges	1.426,00
How much would you ultimately receive if there were no charges?	12.626,00
Which is the amount you may ultimately receive net of all charges (together with exit charges)?	11.200,00

Free of costs & charges the potential return over the recommended holding period (5 years) would be 26,26%, after costs & charges the return achieved is 12%. The cumulative effect of costs and charges on performance is €1.426.

UCITS DO NOT HAVE A GUARANTEED PERFORMANCE AND PAST RETURNS DO NOT ENSURE FUTURE RETURNS

Information on Costs and Charges

Investment Services other than Management

The current document provides statutory information on costs and charges related to investing in this product. It does not constitute marketing material. The costs and charges are based on an illustrative example, with certain assumptions, which may differ from your actual investment. It is recommended to study this document to make informed decisions as to whether you will invest in this product or not.

Product category

18. Structured Notes

The following analysis of the cost & charges is based on an indicative example of a structured product (Twin Win), for which the following assumptions have been used: manufacturer expenses & other administrative or operational costs, including the Bank's commission/fee are incorporated into the final price product, investment amount €10,000, Holding Period: 2 years, minimum return 5% (Trigger Barrier Event).

Cost category	1 Year		Holding period	
	Amount	% of investment	Amount	% of investment
One-off cost upon entry or exit				
Manufacturer's cost	122,00	1,22%	122,00	1,22%
Subscription fee	150,00	1,50%	150,00	1,50%
Redemption fee	50,00	0,50%	0,00	0,00%
Current cost calculated on an annual basis				
Transaction costs	0,00	0,00%	0,00	0,00%
Management fees and other administrative or operating cost *	0,00	0,00%	0,00	0,00%
Additional costs charged under special conditions				
Outperformance fee	0,00	0,00%	0,00	0,00%
Total Charges	322,00	3,22%	272,00	2,72%
* Part of which can be paid to the Bank as a fee for the distribution of the UCITS				

Breakdown of cost categories

		1 Year		Holding period		
		Amount	% of investment	Amount	% of investment	
Product costs	Lump-sum charges	322,00	3,22%	272,00	2,72%	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%	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

A	Transaction expenses	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%	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							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							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 €10,000 invested in this product for the holding period assuming a Trigger Barrier Event has occurred and the total return to maturity is 5%. It is noted that the following calculations are indicative, given that the returns are not guaranteed.

Invested amount (following entry charges)	10.000,00
How much would you ultimately receive if there were no charges?	10.772,00
Which is the amount you may ultimately receive net of all charges (together with exit charges)?	10.500,00

Without cost & charges for the holding period the total return would be 7.22%, after cost & charges the return is 5%. This equates to a reduction in profits of €272.

Portfolio management - Conservative
Information on Costs and Charges

This document provides information on the costs and charges associated with the proposed management mandate. You are kindly requested to study this document so you can make an informed decision as to whether you will invest under the proposed management mandate or not.

The Bank does not recommend any holding period for your portfolio. However, for the purpose of presenting the impact of the charges on the return on your investment, it is based on an initial period of 1 year and subsequent successive annual periods.

Where feasible, the Bank has used actual costs incurred as an indication of expected costs and charges. When actual costs are not available, Optima bank has made a reasonable estimate of such charges. Charges may vary year-on-year.

This was calculated using an indicative Management Portfolio amount of €100,000 as indicative amount |

Cost Breakdown during Year 1(1)			
Cost category	Maximum Charge (%)	Total amount	% of investment
One-off Costs			
-	0,00%	€ 0	0,00%
Total One-off Costs		€ 0	0,00%
Recurring Cost			
Management fees	0,60%	€ 600	0,60%
Total Recurring Cost		€ 600	0,60%
Transaction Costs			
Commission on Portfolio Creation Transactions	0,60%	€ 600	0,60%
Other third-party costs(2)	0,10%	€ 100	0,10%
Total Transaction Cost		€ 700	0,70%
Incidental Costs			
Custody Fee	0,05%	€ 50	0,05%
Total Incidental Costs		€ 50	0,05%
Non-Recurring Cost			
Performance Fee(3)	10,00%	€ 200	0,20%
Total Incidental Costs		€ 200	0,20%
Third party Fees			
	0,00%	€ 0	0,00%
Total Third-party Fees		€ 0	0,00%
Total Cost in Year 1		€ 1.550	1,55%

(1) Indicative reference currency: €and indicative portfolio amount: €100,000 €100,000

100.000 €

(2) Including all likely transaction-related charges and third-party expenses, e.g. taxes, stock market expenses etc.

(3) Calculated on the basis of an indicative annual excess return of 2%

Cost Breakdown over next Years(4)		
Cost category	Maximum Charge (%)	Amount
One-off Costs	0,00%	€ 0
Recurring Cost	0,60%	€ 600
Transaction Costs(5)	0,70%	€ 700
Incidental Costs	0,05%	€ 50
Non-recurring cost(6)	0,20%	€ 200
Third-party Fees	0,00%	0
Total	€ 1.550	1,55%

Cost Breakdown over next years, following disinvestment from the product(4)		
Cost category	Maximum Fee (%)	Amount
One-off Costs	0,00%	€ 0
Recurring Cost	0,60%	€ 600
Transaction Costs(5)	1,40%	€ 1.400
Incidental Costs	0,05%	€ 50
Non-recurring cost(6)	0,20%	€ 200
Third-party Fees	0,00%	0
Σύνολο	€ 2.250	2,25%

(4) Indicative reference currency: € and indicative portfolio amount: €100,000

100.000 €

(5) Calculated on the basis of an indicative total transaction amount on an annual basis, equal to 100% of the value of the Portfolio under management (Industry Best Practice)

(6) Calculated on the basis of an indicative annual excess return of 2%

(7) The cost of disinvestment of the product is defined as the cost of necessary transactions for the liquidation of portfolio investments

Cumulative effect of fees on performance

The following examples are based on the assumption that an investment client instructs the Bank, under a portfolio management agreement, to manage an amount of €100,000 on their behalf, by a special performance payment agreement of 10% of the difference between an expected return of 5% (benchmark performance) and denominated in Euro. The total charges to be deducted from the investment amount for each product will affect the return on your investment. Although this return is not guaranteed, we can provide you with examples of how such charges will affect the amounts you will ultimately receive and the table below shows the impact of such charges, when comparing the potential return before and after charges. Past performance is not a guide to future performance. The value of an investment may rise or fall and is not guaranteed. Investors may receive less than the initial amount invested.

Period of investment	Year 1 (8)		Following years (9)	
	Amount of	Annual return (%)	Amount (€)	Annual return (%)
Portfolio Performance	€ 105.000	5,00%	€ 105.000	5,00%
Portfolio Performance After Charges	€ 103.450	3,45%	€ 103.450	3,45%
Cumulative effect of costs and charges on return on investment	-€ 1.550	-1,55%	-€ 1.550	-1,55%
Return after disinvestment of the product			€ 102.750	2,75%
Cumulative effect of costs and charges on return after disinvestment from the product			-€ 2.250	-2,25%

(8) (9) Indicative reference currency: €, indicative portfolio amount: €100,000, indicative annual yield: 5% and excess return 2%

Inducements to Third Parties

None

Non-Monetary Inducements

None

Portfolio management - Balanced
Information on Costs and Charges

This document provides information on the costs and charges associated with the proposed management mandate. You are kindly requested to study this document so you can make an informed decision as to whether you will invest under the proposed management mandate or not.

The Bank does not recommend any holding period for your portfolio. However, for the purpose of presenting the impact of the charges on the return on your investment, it is based on an initial period of 1 year and subsequent successive annual periods.

Where feasible, the Bank has used actual costs incurred as an indication of expected costs and charges. When actual costs are not available, Optima bank has made a reasonable estimate of such charges. Charges may vary year-on-year.

This was calculated using an indicative Management Portfolio amount of €100,000 as indicative amount |

Cost Breakdown during Year 1(1)			
Cost category	Maximum Charge (%)	Total amount	% of investment
One-off Costs			
-	0,00%	€ 0	0,00%
Total One-off Costs		€ 0	0,00%
Recurring Cost			
Management fees	0,80%	€ 800	0,8%
Total Recurring Cost		€ 800	0,80%
Transaction Costs			
Commission on Portfolio Creation Transactions	0,80%	€ 800	0,80%
Other third-party costs(2)	0,10%	€ 100	0,10%
Total Transaction Cost		€ 0	0,90%
Incidental Costs			
Custody Fee	0,05%	€ 50	0,05%
Total Incidental Costs		€ 50	0,05%
Non-Recurring Cost			
Performance Fee(3)	10,00%	€ 300	0,20%
Total Incidental Costs		€ 300	0,20%
Third party Fees			
	0,00%	€ 0	0,00%
Total Third-party Fees		€ 0	0,00%
Total Cost in Year 1		€ 2.050	2,05%

(1) Indicative reference currency: €and indicative portfolio amount: €100,000 €100,000

100.000 €

(2) Including all likely transaction-related charges and third-party expenses, e.g. taxes, stock market expenses etc.

(3) Calculated on the basis of an indicative annual excess return of 3%

Cost Breakdown over next Years(4)		
Cost category	Maximum Charge (%)	Amount
One-off Costs	0,00%	€ 0
Recurring Cost	0,80%	€ 800
Transaction Costs(5)	0,90%	€ 900
Incidental Costs	0,05%	€ 50
Non-recurring cost(6)	0,30%	€ 300
Third-party Fees	0,00%	0
Total	€ 2.050	2,05%

Cost Breakdown over next years, following disinvestment from the product(4)		
Cost category	Maximum Fee (%)	Amount
One-off Costs	0,00%	€ 0
Recurring Cost	0,80%	€ 800
Transaction Costs(5)	1,80%	€ 1.800
Incidental Costs	0,05%	€ 50
Non-recurring cost(6)	0,30%	€ 300
Third-party Fees	0,00%	0
Σύνολο	€ 2.950	2,95%

(4) Indicative reference currency: € and indicative portfolio amount: €100,000

100.000 €

(5) Calculated on the basis of an indicative total transaction amount on an annual basis, equal to 100% of the value of the Portfolio under management (Industry Best Practice)

(6) Calculated on the basis of an indicative annual excess return of 3%

(7) The cost of disinvestment of the product is defined as the cost of necessary transactions for the liquidation of portfolio investments

Cumulative effect of fees on performance

The following examples are based on the assumption that an investment client instructs the Bank, under a portfolio management agreement, to manage an amount of €100,000 on their behalf, by a special performance payment agreement of 10% of the difference between an expected return of 5% (benchmark performance) and denominated in Euro. The total charges to be deducted from the investment amount for each product will affect the return on your investment. Although this return is not guaranteed, we can provide you with examples of how such charges will affect the amounts you will ultimately receive and the table below shows the impact of such charges, when comparing the potential return before and after charges. Past performance is not a guide to future performance. The value of an investment may rise or fall and is not guaranteed. Investors may receive less than the initial amount invested.

Period of investment	Year 1 (8)		Following years (9)	
	Amount of	Annual return (%)	Amount (€)	Annual return (%)
Portfolio Performance	€ 108.000	8,00%	€ 108.000	8,00%
Portfolio Performance After Charges	€ 105.950	5,95%	€ 105.950	5,95%
Cumulative effect of costs and charges on return on investment	-€ 2.050	-2,05%	-€ 2.050	-2,05%
Return after disinvestment of the product			€ 105.050	5,05%
Cumulative effect of costs and charges on return after disinvestment from the product			-€ 2.950	-2,95%

Inducements to Third Parties

None

Non-Monetary Inducements

None

Portfolio management - Growth
Information on Costs and Charges

This document provides information on the costs and charges associated with the proposed management mandate. You are kindly requested to study this document so you can make an informed decision as to whether you will invest under the proposed management mandate or not.

The Bank does not recommend any holding period for your portfolio. However, for the purpose of presenting the impact of the charges on the return on your investment, it is based on an initial period of 1 year and subsequent successive annual periods.

Where feasible, the Bank has used actual costs incurred as an indication of expected costs and charges. When actual costs are not available, Optima bank has made a reasonable estimate of such charges. Charges may vary year-on-year.

This was calculated using an indicative Management Portfolio amount of €100,000 as indicative amount |

Cost Breakdown during Year 1(1)			
Cost category	Maximum Charge (%)	Total amount	% of investment
One-off Costs			
-	0,00%	€ 0	0,00%
Total One-off Costs		€ 0	0,00%
Recurring Cost			
Management fees	1,00%	€ 1.000	1,00%
Total Recurring Cost		€ 1.000	1,00%
Transaction Costs			
Commission on Portfolio Creation	1,00%	€ 1.000	1,00%
Transactions			
Other third-party costs(2)	0,10%	€ 100	0,10%
Total Transaction Cost		€ 1.100	1,10%
Incidental Costs			
Custody Fee	0,05%	€ 50	0,05%
Total Incidental Costs		€ 50	0,05%
Non-Recurring Cost			
Performance Fee(3)	10,00%	€ 500	0,50%
Total Incidental Costs		€ 500	0,50%
Third party Fees			
	0,00%	€ 0	0,00%
Total Third-party Fees		€ 0	0,00%
Total Cost in Year 1		€ 2.650	2,65%

(1) Indicative reference currency: €and indicative portfolio amount: €100,000 €100,000

100.000 €

(2) Including all likely transaction-related charges and third-party expenses, e.g. taxes, stock market expenses etc.

(3) Calculated on the basis of an indicative annual excess return of 5%

Cost Breakdown over next Years(4)		
Cost category	Maximum Charge (%)	Amount
One-off Costs	0,00%	€ 0
Recurring Cost	1,00%	€ 1.000
Transaction Costs(5)	1,10%	€ 1.100
Incidental Costs	0,05%	€ 50
Non-recurring cost(6)	0,50%	€ 500
Third-party Fees	0,00%	0
Total	€ 2.650	2,65%

Cost Breakdown over next years, following disinvestment from the product(4)		
Cost category	Maximum Fee (%)	Amount
One-off Costs	0,00%	€ 0
Recurring Cost	1,00%	€ 1.000
Transaction Costs(5)	2,20%	€ 2.200
Incidental Costs	0,05%	€ 50
Non-recurring cost(6)	0,50%	€ 500
Third-party Fees	0,00%	0
Σύνολο	€ 3.750	3,75%

(4) Indicative reference currency: € and indicative portfolio amount: €100,000

100.000 €

(5) Calculated on the basis of an indicative total transaction amount on an annual basis, equal to 100% of the value of the Portfolio under management (Industry Best Practice)

(6) Calculated on the basis of an indicative annual excess return of 5%

(7) The cost of disinvestment of the product is defined as the cost of necessary transactions for the liquidation of portfolio investments

Cumulative effect of fees on performance

The following examples are based on the assumption that an investment client instructs the Bank, under a portfolio management agreement, to manage an amount of €100,000 on their behalf, by a special performance payment agreement of 10% of the difference between an expected return of 5% (benchmark performance) and denominated in Euro. The total charges to be deducted from the investment amount for each product will affect the return on your investment. Although this return is not guaranteed, we can provide you with examples of how such charges will affect the amounts you will ultimately receive and the table below shows the impact of such charges, when comparing the potential return before and after charges. Past performance is not a guide to future performance. The value of an investment may rise or fall and is not guaranteed. Investors may receive less than the initial amount invested.

Period of investment	Year 1 (8)		Following years (9)	
	Amount of	Annual return (%)	Amount (€)	Annual return (%)
Portfolio Performance	€ 115.000	15,00%	€ 115.000	15,00%
Portfolio Performance After Charges	€ 112.350	12,35%	€ 112.350	12,35%
Cumulative effect of costs and charges on return on investment	-€ 2.650	-2,65%	-€ 2.650	-2,65%
Return after disinvestment of the product			€ 111.250	11,25%
Cumulative effect of costs and charges on return after disinvestment from the product			-€ 3.750	-3,75%

(8) (9) Indicative reference currency: €, indicative portfolio amount: €100,000, indicative annual return: 15% and excess return 5%

Inducements to Third Parties

None

Non-Monetary Inducements

None

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