

Investment services pricing list

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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 14.2 14.3 and 14.4 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
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