

PREFERENTIAL PRICE LIST



January 2nd, 2024

Optima bank S.A. Regulated by the Bank of Greece License No: 52/2/17.12.99
Registration Number of Hellenic Business Registry: 003664201000 • LEI Code: 2138008NSD1X1XFUK750
Tax Registration No: 099369013, Athens Tax Office for Societes Anonymes
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Versions

Version	Effective date
ANX156EN.5/21-07-2020	21-07-2020
ANX156EN.6/27-07-2020	27-07-2020
ANX156EN.7/03-08-2020	03-08-2020
ANX156EN.8/11-09-2020	11-09-2020
ANX156EN.9/26-02-2021	26-02-2021
ANX156EN.10/14-04-2021	14-04-2021
ANX156EN.11/13-10-2021	13-10-2021
ANX156EN.12/29-10-2021	29-10-2021
ANX156EN.13/08-11-2021	08-11-2021
ANX156EN.14/01-12-2021	01-12-2021
ANX156EN.15/10-12-2021	10-12-2021
ANX156EN.16/07-02-2022	07-02-2022
ANX156EN.17/28-03-2022	28-03-2022
ANX156EN.18/14-11-2023	14-11-2023
ANX156EN.19/02-01-2024	02-01-2024

General Terms

Preferential Price List Inclusion Criteria

Characteristics of Affluent Clients

Privileges are granted to a client provided the total assets (cash and positions on shares, mutual funds, bonds, insurance, investment products etc.) of the latter are equal to or exceed fifty thousand Euros (€50,000).

Characteristics of Private Clients

Privileges are granted to a client provided the total assets (cash and positions on shares, mutual funds, bonds, insurance, investment products etc.) of the latter are equal to or exceed five hundred thousand Euros (€500,000).

Induction Criteria – Based on account balances

The calculation of criteria, which mentioned above and constitute criteria for inclusion in the terms of the Preferential Price List, takes into account balances of deposit accounts, time deposits and securities held in an investment portfolio. Any amount of €50,000/€500,000 and above for Affluent/Private Clients, respectively, is the sum of the balances of the above accounts, products and investment portfolios of which the client is:

- Primary or 1st beneficiary in the case of Affluent
- Primary or 1st beneficiary, or co-beneficiary in the case of Private Banking.

Important Notes

1. The Bank may, without notice, revise and/or amend or remove at any time the criteria for inclusion of a Client in the Preferential Price List and any privileges offered to such Client. Clients may obtain information on the current inclusion criteria and privileges from their local branch officers, as well as officers providing customer services to the relevant Bank clients.
2. The Bank will periodically evaluate its relationship with the Client and whether such Client continues to meet the criteria for inclusion in the Preferential Price List. In case the Client no longer meets the requirements specified by the Bank regarding his/her classification as Affluent or Private, or if the Client is in default of any of his/her obligations (e.g. loan obligation) towards the Bank, or the Client registers for another Bank service, the Bank will be entitled to declassify such Client as Affluent or Private and inform him/her accordingly by any appropriate means; in such a case, the respective Preferential Price List will no longer be applicable to the Client's transactions with the Bank. Any failure or delay on the part of the Bank to exercise the aforementioned right may not be considered or interpreted in any manner and under any circumstances as a waiver from such right.

This Price List will be subject to periodic review by the Bank. The Client may obtain information on the applicable Preferential Price List by the Bank's website www.optimabank.gr as well as by any Bank's Branch. For the rest and for the complete information of special category clients included in this Preferential Price List in accordance with the above terms and conditions, we refer to relevant notes per category of banking transactions and investment products included in the "Basic Price List Commissions and Other Expenses" of the Bank that apply provided that they are not modified by the more specific provisions hereof.

A. Affluent Clients

Key Transactions	Discount on current price lists
Outgoing Remittances regardless of the currency, amount and destination Available at branches or online (discount does not apply on OUR & Urgent cost) for transaction via branch	50%
Outgoing Remittances up to €100,000.00 per transaction to participating banks in Greece with Instant pay priority Available at branches or online	50%
FX Transactions	50%
Chequebook issuance from Current Account [per page]	100%
Debit Card Renewal/Re-issue	100%
Credit Card Renewal	100%
Debit/ Primary or Additional Credit Card PIN re-issue	100%
Debit Card transactions in other bank ATMs (DIAS network) [per transaction The transaction may be charged with Acquiring Direct Access Fee (DAF) of the Bank in which the transaction takes place.]	Free two first transactions each month
Primary or Additional Credit Card subscription fee	100%
Transactions in the Athens Stock Exchange	50%
Transactions in securities & ETFs in International markets [based on transaction value]	€10.000,00-€50.000,00: 25% €50.000,01 & above: 50%
Payments Available in branches and online	Free of charge
Other bank Credit Card payment Available in branches and online	50%
Direct Debits	100%
Safe deposit box rent	50%

Optima asset management A.E.D.A.K.* Mutual Funds			
Sales Fee % according to transaction amount and Mutual Fund			Redemption Fee
	1.000-50.000	>50.000	
Optima smart cash Greek bond fund	0,50%	0,40%	0.00%
Optima global selection fund of funds balanced	0,90%	0,80%	0.00%
Optima greek balanced fund	0,90%	0,80%	0.00%
Optima greek equity fund	1,00%	0,90%	0.00%
Optima premium selection fund of funds equity	1,00%	0,90%	0.00%

3 rd Party Mutual Funds			
Sales Fee % according to transaction amount and asset class			Redemption Fee
	5.000-50.000	>50.000	
Money Market Funds	0,25%	0,10%	0.00%
Bond Funds	1,00%	0,85%	0.00%
Absolute Return Funds	1,50%	1,25%	0.00%
Balanced Funds	1,50%	1,25%	0.00%
Equity Funds	1,80%	1,50%	0.00%
Minimum Sales Fee	€20		

* This pricing policy applies to a special category of clients who are included in this Preferential Price List in accordance with the terms and conditions hereof. Otherwise, the indications for commissions and charges of these transactions included in the “Basic Price List Commissions & Other Expenses” of the bank apply.

B. Private Banking Clients

Key Transactions	Discount on current price lists
Outgoing Remittances regardless of the currency, amount and destination Available at branches or online (discount does not apply on OUR & Urgent cost) for transaction via branch	50%
Outgoing Remittances up to €100,000.00 per transaction to participating banks in Greece with Instant pay priority Available at branches or online	50%
FX Transactions	50%
Chequebook issuance from Current Account [per page]	100%
Debit Card Renewal/Re-issue	100%
Credit Card Renewal	100%
Debit/ Primary or Additional Credit Card PIN re-issue	100%
Debit Card transactions in other bank ATMs (DIAS network) [per transaction The transaction may be charged with Acquiring Direct Access Fee (DAF) of the Bank in which the transaction takes place.]	Free two first transactions each month
Primary or Additional Credit Card subscription fee	100%
Transactions in the Athens Stock Exchange	60% Minimum €10/trade slip
Transactions in securities & ETFs in International markets [based on transaction value]	50% (regardless of the amount) Minimum €20/trade slip
Over-the-counter trades in bonds and fixed income securities	30%
Payments Available in branches and online	Free of charge
Other bank Credit Card payment Available in branches and online	50%
Direct Debits	100%
Incoming wire Transfers	100%
One-time cost of application examination and mortgage approval	100%
Safe deposit box rent	50%

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Optima asset management A.E.D.A.K.* Mutual Funds			
Sales Fee % according to transaction amount and Mutual Fund			Redemption Fee
	1.000-150.000	>150.000	
Optima smart cash greek bond fund	0,30%	0,20%	0,00%
Optima global selection fund of funds balanced	0,70%	0,60%	0,00%
Optima greek balanced fund	0,70%	0,60%	0,00%
Optima greek equity fund	0,80%	0,70%	0,00%
Optima premium selection fund of funds equity	0,80%	0,70%	0,00%

3 rd Party Mutual Funds			
Sales Fee % according to transaction amount and asset class			Redemption Fee
	5.000-150.000	>150.000	
Money Market Funds	0%		0,00%
Bond Funds	0,65%	0,50%	0,00%
Absolute Return Funds	1,25%	0,90%	0,00%
Balanced Funds	1,25%	0,90%	0,00%
Equity Funds	1,50%	1,10%	0,00%
Minimum Sales Fee	€20		

* This pricing policy applies to a special category of clients who are included in this Preferential Price List in accordance with the terms and conditions hereof. Otherwise, the indications for commissions and charges of these transactions included in the "Basic Price List Commissions & Other Expenses" & "Investment Services Price List" of the bank apply.

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