Preferential price list
Affluent banking

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

optimabank.gr

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Versions

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ANX156EN.22/28-02-2025	28-02-2025
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ANX156EN.24/02-06-2025	02-06-2025
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General terms

Preferential price list Affluent banking inclusion criteria

Characteristics of Affluent banking 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).

Induction criteria – Based on account balances

The calculation of criteria, which are mentioned above and constitute criteria for inclusion in the terms of the Preferential price list Affluent banking, takes into account balances of deposit accounts, time deposits and securities held in an investment portfolio. Any amount of €50,000 and above for Affluent clients is the sum of the balances of the above accounts, products and investment portfolios of which the client is primary or 1st beneficiary.

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 Affluent banking 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 Affluent banking. In case the client no longer meets the requirements specified by the bank regarding his/her classification as Affluent, 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 and inform him/her accordingly by any appropriate means. In such a case, the respective Preferential price list Affluent banking 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 Affluent banking 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 Affluent banking 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" as well as the "Investment Services Pricing List" of the bank that apply provided that they are not modified by the more specific provisions hereof.

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 transactions via branch or to online domestic SEPA transfers up to €5.000)	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 (applies only for Individuals)	100%
Credit card renewal	100%
Primary or additional credit card PIN re-issue	100%
Primary or additional credit card subscription fee	100%
Transactions in the Athens Stock Exchange	Up to 50% Minimum €10/trade slip
Transactions in securities & ETFs in International markets [based on transaction value]	Up to 40% Minimum €20/trade slip
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 balanced shield 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%

3rd 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%	0,15%	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 Affluent banking 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.