

OPERATIONS PRICELIST

OPERATIONS PRICELIST**CONTENTS**

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A. LOANS					
A.1 CORPORATE					
	TYPE OF OPERATIONS	RATE	MINIMUM AMOUNT	MAXIMUM AMOUNT	REMARKS
1	One-time application assessment fee (Short-term - Long-term)	Fixed-charge	50.00		Levied at the beginning, together with the application for the assessment (regardless of approval or rejection).
2	Corporate loans assessment/approval fees	5 ‰	200.00	2,000.00	The fees amount is levied upon the first disbursement.
	• Short-term loans (3m - 36m)				
	• Medium/Long-term loans (> 36m)	8 ‰	300.00	3,000.00	
	Limits (credits) management fees (**)	3 ‰	200.00	2,000.00	Calculated over the limit and are levied on 30/06 or 31/12 of each year (together with the interest charge)
	• Annual renewal of limits, overdraft				
3	• Modification of limit or terms	2 ‰	100.00	1,000.00	Calculated over the limit and are levied once, upon approval of modification.
	• One-time fee for exceeding credit limits - position - promissory notes	1 ‰	100.00	1,000.00	Calculated over the limit and is levied immediately upon implementation of the excess - position.
4	Corporate loan accounts reassessment fees (Medium/Long-term)	Fixed-charge	50.00		Fixed-charge
5	Existing long-term loan agreement terms modification fees (upon customer's request)	2 ‰	100.00	500.00	Calculated over the Loan balance and are levied once per modification.
	Pledge management fees:	8 ‰	10.00	-	In addition, stamp duty fees are levied.
	• Post Dated Checks (per piece)				
	• Bills of exchange (per piece)	1%	20.00	-	In addition, stamp duty fees are levied.
	• Return, recall of unpaid check or bill of exchange	Fixed-charge	20.00		Fixed-charge per piece
6	• Repurchase or replacement of dishonored check or bill of exchange	Fixed-charge	10.00		Fixed-charge per piece
	• Securities (shares, bonds, etc.)	3%	60.00	-	Levied upon disbursement. In addition, pledge registration fees in the DSS are levied (in favor of ATHEX GROUP)
	• Commodities on the basis of title	6 ‰	100.00	500.00	Levied upon disbursement.
7	Assignment of vested claims (over the amount of the loan)	6 ‰	100.00	500.00	Levied upon disbursement. In addition, service fees are levied.
8	Fees for the issue of loan letters (of intent, approval, etc.) to evaluation committees, etc.	2 ‰	150.00	500.00	Levied once per letter.
9	Issue of letter of credit (applicable for existing relationships)	2 ‰	40.00	300.00	Levied once per letter (subject to approval by the competent Department of the Operations Directorate)
10	EaSI loan fees	Fixed-charge		100.00	No mentoring fees are charged

(*) The fees do not apply for: a) Borrowers in complication, and b) Accounts that do not accrue interest.

A.2 PRIVATE CUSTOMERS					
1	One-time application assessment fee (Housing-Repair-Consumer loans)	Fixed-charge	50.00		Levied at the beginning, together with the application for the assessment (regardless of approval or rejection).
2	Housing-repair loans assessment/management fees	3 ‰	200.00	600.00	The total fees amount is levied upon the first disbursement.
3	Personal-consumer loans assessment/management fees (without collateral)	1%	100.00	300.00	The total fees amount is levied upon disbursement.
4	Personal-consumer loans assessment/management fees (against collateral)	8 ‰	200.00	-	The total fees amount is levied upon disbursement.
5	Payroll accounts overdraft annual fee	Fixed-charge	20.00	-	Levied annually upon renewal of the overdraft limit

6	Existing private customers loan agreement terms modification fees (upon customer's request)	2 ‰	50.00	200.00	Calculated over the Loan balance and are levied once per modification.
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A.3 SETTLEMENTS/RESTRUCTURING (DEBTS IN ARREARS/COMPLICATIONS)

1	Debt settlement fees (corporate)	6 ‰	300.00	5.000,00	From loan or credit account
2	Debt settlement fees (private customers)	Fixed-charge	100.00		Fixed-charge
3	Credit agreement permanent transfer in arrears	Lump-sum	100.00	-	Per Contract
4	Fees for the issue of an order for payment against a debtor	See Lawyers Pricelist			Actual Costs
5	Lawyer's fees for representation in opposition proceedings against an order for payment	See Lawyers Pricelist			Actual Costs
6	Fees for the registration of a mortgage prenotation on the basis of an order for payment	See Lawyers Pricelist			Actual Costs
7	Consensual postponement of auction	Fixed-charge	150.00		Levied in advance, prior to the consent for the postponement
8	Fees for announcement in an auction	See Lawyers Pricelist			Actual Costs

Valid from 01.10.2019

A.4		OTHER			
1	Credit agreement transfer to another bank	Fixed-charge	300.00	-	Per Contract
2	Information receipt fees (Tiresias system)	Fixed-charge	20.00	-	per piece of information
3	Engineers' fees				VAT is also charged to the fees
	• Real property assessment	See Engineers' Pricelist			
	• Real property reassessment	See Engineers' Pricelist			
	• Budget review	See Engineers' Pricelist			
	• Certification of works progress	See Engineers' Pricelist			
4	Real property legal diligence fees	Lump-sum 60.00			VAT is also charged to the fees
5	Service fees	The actual amounts are paid to the cooperating Court Bailiffs			VAT is also charged to the fees
6	Registration fees for mortgage prenotations over real properties, advance payment receipt, lawyer's fee, fees, registration fees	Lawyers - Land Registry - Cadastre Pricelist			See Lawyers Pricelist
7	Representation fees before the single-member court of first instance for a judgment on consensual Mortgage Prenotation or Mortgage	See Lawyers Pricelist			Actual Costs
8	Mortgage Prenotation - Mortgage Elimination	Fixed-charge	200.00		
9	Fees for the conversion of a mortgage prenotation into a mortgage	Fixed-charge	100.00		Per cadastral roll.
Note: Where a lawyer/engineer travels away from their base, additional travel costs are levied at €0.18/km.					

Valid from 01.10.2019

B. LETTERS OF GUARANTEE				
B.1 DOMESTIC LoG IN EURO				
TYPE OF OPERATIONS	COMMISSION RATE	MINIMUM AMOUNT	MAXIMUM AMOUNT	REMARKS
1 Class A LoG * • Participation in a Tender	0.50%	20.00	-	Validity of up to 12 months
2 Class B LoG * • Good contract performance • Payment of duties & taxes • Proper Operation • To Hellenic Tourism Organization	0.75%	30.00	-	Validity of up to 36 months
				Validity of up to 6 months
				Validity of up to 36 months
3 Class C LoG (domestic) * • Advance payment • Special category • Payment of merchandise	1.25%	30.00	-	-
				Issued on a case-by-case basis, subject to approval by the competent Directorate and the Legal Department of the Bank.
				Validity of up to 12 months
B.2 DOMESTIC LoG IN EURO IN FAVOR OF ENGINEERS or TECHNICAL COMPANIES				
1 Class A LoG * • Participation in a Tender	0.30%	20.00	-	Validity of up to 12 months
2 Class B LoG * • Good contract performance • Replacement of withholdings (tenths)	0.50%	30.00	-	-
				-
3 Class C LoG (domestic) * • Advance payment • Counter-guarantee (to the Engineers & Public Constructors Pension Sector (TSMEDE) or Financing Organization)	1.00%	30.00	-	-
				-
B.3 FOREIGN LoG IN EURO				
1 Class C LoG (foreign) * • Payment of merchandise (additional postal, telephone, etc. fees are levied)	1,25%	150.00	-	Validity of up to 12 months (issued through Piraeus Bank)
* The LoG commission is charged per indivisible quarter and is levied in advance				
B.4 OTHER LoG COMMISSIONS-FEES				
1 Terms modification/extension/renewal	Fixed-charge	20.00		
2 Forfeiture	Fixed-charge	100.00		Levied once upon notice of forfeiture
3 Issue of LoG upon pledge of a LoG of another Bank or Financial/Credit Organization	0.40%	60.00	-	
4 Postal fees - Courier • Domestic • Foreign	Fixed-charge	6.00		Levied in addition to the commission
	Fixed-charge	10.00		
5 Telephone/copier, FAX/SWIFT fees	Fixed-charge	15.00		Levied in addition to the commission
Note For the issue of a LoG against a "Pledge of Deposit", customers with excellent transactional relationship may be offered preferential charges, upon recommendation of the Branch and approval by the competent approval team.				

C.		DEPOSITS			
C.1		(Savings - Sight - Current Accounts)			
	TYPE OF OPERATIONS	RATE/ LIMIT/ SCALE	MINIMUM AMOUNT	MAXIMUM AMOUNT	REMARKS
1	Cash withdrawal limit without notice			€15,000	
2	Checkbook issue fees for sight and current accounts	Fixed-charge	-	-	€1 per check
3	Savings account book issue fees	-	-	-	
	Account statements issue fees	Fixed-charge	€0		
	• Through alternative networks				
	• Regular, under the law (quarterly)	Fixed-charge	€0		
4	• Special, at the counters for transactions during the current year		€2 for 3 pages + €0.20		€0.20 for each additional page
	• Special, at the counters for transactions before the current year		€5 for 3 pages + €0.20		€0.20 for each additional page
5	Payroll accounts overdraft annual fee	Fixed-charge	15 €	-	Levied annually upon renewal of the overdraft limit
6	Fees for the payment of a deposit to heirs upon the opinion of the bank's legal advisor	Fixed-charge	€30	-	The amount is levied once per heir
7	Articles of Association/Power of Attorney advice fees	Fixed-charge	€25	-	

C.2		FIXED-TERM DEPOSITS			
1	Fixed-term deposit early withdrawal penalty	2%	-	Up to the interest amount	The rate is calculated over the amount withdrawn early, for the period between the withdrawal and the maturity date.

C.3		CHECKS (Cashier's)			
	Cashier's check issue commission				
	• Charged to a customer's deposit account, to the order of the customer	-	-	-	
	• Charged to a customer's deposit account, to the order of a third party	1 ‰	€10	€30	
1	• Against cash to the order of the customer/Tax Office or the Government/Insurance Organizations	1 ‰	€10	€30	
	• Charged to an account to the order of a Tax Office or the Government	-	-	-	
	• Against cash to the order of a third party	1 ‰	€10	€30	
2	Commission for the payment of checks of our Bank or another Bank in cash	2 ‰	€20	€50	
3	Commission for the purchase of a cashier's check credited to a customer's account	-	-	-	
4	Commission for the cancellation of a cashier's check	Fixed-charge	€5	-	

C.4		CHECKS (Personal)			
1	Commission for the purchase of a check of our bank in cash	-	-	-	
2	Commission for the purchase of a check of another bank credited to an account	-	-	-	
3	Return fees for unpaid check credited to a deposit account	Fixed-charge	€5	-	charged to the account per piece
4	Return fees of unpaid check for	Fixed-	€5	-	charged to the account per piece

	collection	charge			
5	Fees for the repurchase of a dishonored check credited to a deposit account	Fixed-charge	€10	-	charged to the account per piece
6	Cancellation fees of checks issued by a customer	-	-	-	
7	Recall fees of checks issued by a customer	Fixed-charge	€20	-	per piece
8	Fees for telephone notification for dishonored checks through clearing fees	Lump-sum	€5	-	charged to the account per notification
9	Fees for referring to drawer of a dishonored check issued by a customer (presentation at a Bank counter)	Fixed-charge	€20	-	Levied directly to the person requesting the reference to drawer, per piece
10	Fees for referring to drawer of a dishonored check	Fixed-charge	€20	-	Levied directly to the person requesting the reference to drawer, per piece

C.5

VALEUR POLICY / VALUE DATES

	TYPE OF OPERATIONS	INTEREST ACCRUAL	AVAILABILITY		REMARKS
1	Cash withdrawal	T	T		
	• At a branch	T	T		
2	Cash deposit to account	T+1	T		
	• Savings or current	T+1	T		
	• Sight, interest-bearing	T	T		
3	• Sight, interest-free	T	T		
4	Deposit of Foreign Bank Notes to a € account at a counter	T+3	T		
5	Transfer to account of the same or third party, in the bank	T	T		
6	Credit card payments Visa/Mastercard at a counter	T+1			
7	Deposit to a customer account of cashier's checks in € drawn on another bank in Greece	T+1	T+2		
	• Through the Interbank Electronic Check Clearing System or a Clearing Office				
7	Deposit to a customer account of personal checks in € drawn on another bank in Greece	T+2	T+2		
	• Through the Interbank Electronic Check Clearing System				
	• Through the Clearing Office of the same city	T+2	T+2		
	• Through the Clearing Office of another city	T+4	T+4		
8	Deposit to a customer account of cashier's checks and personal checks in foreign currency drawn on another bank in Greece	T+20	T+20		
	• of the same city				
	• of another city	T+20	T+20		
9	Deposit to a customer account of cashier's checks and T/Cs in foreign currency drawn in the currency country	T+30	T+30		
10	Deposit to a customer account of personal checks in foreign currency drawn in the currency country	T+30	T+30		

C.6 COMMISSION FOR CASH WITHDRAWAL FROM BANK ATMS BY HOLDERS OF CARDS ISSUED BY OTHER BANKS

	TYPE OF OPERATIONS				REMARKS
1	Withdrawal at Epirus Bank ATMs using cards issued by other banks (with the exception of Cooperative Banks)	Fixed-charge	2,50 EUR		Additional charges may be imposed by the card issuer

C.7 CARDS ISSUED BY THE BANK

	TYPE OF OPERATIONS				REMARKS
1	Card reissue fees due to loss	Fixed-charge	5 EUR		
2	Pin reissue fees due to loss	Fixed-charge	3 EUR		
3	Reissue of clearances	Fixed-charge	1 EUR		

D. SAFETY BOXES				
TYPE OF OPERATIONS	FIXED-CHARGE	MINIMUM AMOUNT	MAXIMUM AMOUNT	REMARKS
1 Safety boxes rent depending on the size: · Small	50.00	-	-	The amounts concern annual rent and are subject to VAT.
· Medium	75.00	-	-	
· Large	110.00	-	-	
2 Safety box deposit, regardless of size	50.00	-	-	Reimbursed upon return of the keys
3 Safety box lost keys fees	The actual costs for restoring/replacing the lock			
4 Fees for opening the safety box of a deceased holder	The actual legal fees (advice on inheritance certificate, etc.)			

E. IMPORTS - EXPORTS				
TYPE OF OPERATIONS	COMMISSION RATE	MINIMUM AMOUNT	MAXIMUM AMOUNT	REMARKS
1 Commission for value settlement with shipping documents (additional postal, telephone, etc. fees are levied)				Piraeus Bank Pricelist
2 Class C LoG (foreign) · Payment of merchandise (additional postal, telephone, etc. fees are levied)	1.00%	€150	-	Validity of up to 12 months
NOTE * Any foreign correspondents commissions and fees are levied in addition to the amounts provided for in this pricelist.				

F. DOCUMENTARY CREDITS				
TYPE OF OPERATIONS	RATE	MINIMUM AMOUNT	MAXIMUM AMOUNT	REMARKS
1 Documentary credit opening · Opening commission (additional swift fees are levied)				Piraeus Bank Pricelist
2 Documentary credit execution commission				Piraeus Bank Pricelist
3 Documentary credit modification fees				Piraeus Bank Pricelist
4 Documentary credit certificate commission				Piraeus Bank Pricelist
5 Documentary credit guarantee commission				Piraeus Bank Pricelist
6 Fixed-term credit payment commission				Piraeus Bank Pricelist
7 Credit cancellation commission				Piraeus Bank Pricelist
8 Standby credit issue commission				Piraeus Bank Pricelist
9 Standby credit payment commission				Piraeus Bank Pricelist
10 Postal fees - Courier · Domestic · Foreign	Fixed-charge	6.00		Levied in addition to the commission
	Fixed-charge	10.00		
11 SWIFT/FAX (telephone/copier) fees	Fixed-charge	15.00		Levied in addition to the commission

G. FUND TRANSFERS					
TYPE OF OPERATIONS	Amount/Scale	Rate	MINIMUM AMOUNT	MAXIMUM AMOUNT	REMARKS
G.1 Transfer orders within the Bank					
1 Commission for the transfer order of funds in € from/to any Bank Branch in cash	any	2 ‰	5.00	30.00	Where the transfer order includes a request for the return of supporting documentation (bills of exchange, receipts, invoices), additional postal fees are levied.
G.2 Outgoing Orders to another Country within the European Economic Area (EEA)					
• Through a Branch					
1 Commission for the transfer order of funds in euro to other banks within EEA with automatic credit (STP - SEPA)	For amounts up to €1,000	Fixed-charge	10.00		Additional order, etc. fees are levied
	between €1.000,01 and €5,000.00	Fixed-charge	15.00		
	exceeding €5,000.01	2 ‰	20.00	300.00	
• Via e-banking					
2 Commission for the transfer order of funds in euro to other banks within EEA with automatic credit (STP - SEPA)	For amounts up to €5,000	Fixed-charge	1.00		Additional interbank fees are levied
	between €5,000.01 and €12,500	Fixed-charge	2.00		
	between €12,500.01 and €50,000	Fixed-charge	3.00		
	exceeding €50,000.01	Fixed-charge	4.00		Subject to prior approval by the General Division (pricing-execution)
G.3 Outgoing Orders to another Country outside the European Economic Area (EEA)					
• Through a Branch					
1 Commission for the transfer order of funds in euro or other currencies to Banks outside the EEA	For amounts up to € 150.00	Fixed-charge	10.00		Additional order, etc. fees are levied
	between €150.01 and €5,000.00	Fixed-charge	20.00		
	exceeding €5,000.01	3 ‰	35.00	450.00	
G.4 Incoming orders for another Bank					
1 Incoming SHA/BEN remittances in € or foreign currency from other banks in Greece or abroad, to be credited in an account	For amounts up to €500.00	Fixed-charge	1.00		
	exceeding €500.01		2.00		
G.5 Various fees					
1 Order fees		Fixed-charge	5.00		Levied in addition to the commission
2 SWIFT/FAX (telephone/copier) fees		Fixed-charge	15.00		Levied in addition to the commission
3 Postal fees - Courier · Domestic · Foreign		Fixed-charge	6.00		Levied in addition to the commission
		Fixed-charge	10.00		
4 Message dispatch fees		Fixed-charge	5.00		Levied in addition to the commission
5 Currency exchange		1 ‰	3.00	30.00	Levied in addition to the commission
6 OUR fees · up to €12,500 · up to €25,000 · up to €50,000		Fixed-charge	8.00		Levied in addition to the commission
		Fixed-charge	23.00		
		Fixed-charge	43.00		

· exceeding €50,000	Fixed-charge	50.00

H. THIRD PARTY PAYMENT ORDERS - DIAS-DEBIT OPERATIONS					
TYPE OF OPERATIONS		STANDI NG ORDER	COUNT E R	E- BANKI N G	REMARKS
H.1. PAYMENTS TO THE PUBLIC SECTOR - SSI					
1	SOCIAL SECURITY INSTITUTE (IKA)	0.00	1.00	0.00	
2	Income Tax of Legal Entities, Healthcare Professionals Fund (TSAY), Self-Employed Persons Employment Organisation (OAE)	0.00	1.00	0.00	
3	DEBTS VERIFIED BY THE TAX OFFICES		1.50	0.00	DEBITED TO ACCOUNT 0.80
4	PAYMENT OF DUTIES AND EXCISE TAXES		1.50	0.00	DEBITED TO ACCOUNT 0.80
5	COLLECTION OF TAX PAYMENT & STAMP DUTIES		0.00	0.00	
6	GREEN FUND - SINGLE UNAUTHORIZED BUILDINGS FINE		0.00	0.00	
7	GREEN FUND - OTHER FINE OF SETTLEMENT X.		0.00	0.00	
8	GREEN FUND - INDUCTION FEE FOR UNAUTHORIZED BUILDINGS		0.00	0.00	
9	TECHNICAL CHAMBER OF GREECE (TEE) - REQUIRED PERCENTAGE		0.00	0.00	
10	ANNUAL CAR/MOTORCYCLE FEES		1.50	0.00	DEBITED TO ACCOUNT 0.80
11	DEPOSITS AND LOANS FUND LOANS		0.00	0.00	
12	INSURANCE DEBT COLLECTION CENTER (IKA-ETAM)		0.00	0.00	
H.2 CONTRIBUTIONS TO FUNDS					
1	ETAO (ECONOMISTS PROFESSIONAL INSURANCE FUND)	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE	
2	ATHENS CHAMBER OF TRADESMEN	-	1.00	0.30	
3	TEAGE (GEOTECHNICIANS PROFESSIONAL INSURANCE FUND)	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE	
4	Healthcare Professionals Fund FREELANCERS INSURANCE CONTRIBUTIONS		FREE OF CHARGE	FREE OF CHARGE	
5	CENTRAL UNION OF HELLENIC CHAMBERS		FREE OF CHARGE	FREE OF CHARGE	
6	CHAMBER OF PREVEZA		0.30	€0.10	
7	CHAMBER OF IOANNINA		0.30	€0.10	
8	AGRICULTURAL WORKERS' FUND - INSURED		€1.00	€0.30	
9	AGRICULTURAL WORKERS' FUND - EMPLOYERS		€1.00	€0.30	
H.3 TELECOMMUNICATIONS					
1	COSMOTE	FREE OF CHARGE	3.00	FREE OF CHARGE	DEBITED TO ACCOUNT EUR 2
2	CYTA HELLAS	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE	
3	FORTHNET	FREE OF CHARGE	-	-	
4	WIND	FREE OF CHARGE	3.00	FREE OF CHARGE	DEBITED TO ACCOUNT EUR 2
5	HELLASFON NETWORKS	0.30	1.00	0.30	
6	NOVA- MULTICHOICE	FREE OF CHARGE	3.00	FREE OF CHARGE	DEBITED TO ACCOUNT EUR 2
7	OTE (HELLENIC TELECOMMUNICATIONS ORGANIZATION) - LARGE CUSTOMERS	-	FREE OF CHARGE	FREE OF CHARGE	
8	OTE (HELLENIC TELECOMMUNICATIONS ORGANIZATION) - RESIDENTIAL CUSTOMERS	FREE OF CHARGE	€3.00	FREE OF CHARGE	DEBITED TO ACCOUNT EUR 2
H.4 WATER SUPPLY & SEWERAGE					
1	AIGIO MUNICIPAL WATER SUPPLY & SEWERAGE COMPANY	0.30	3.00	0.30	
2	ALEXANDROUPOLI MUNICIPAL WATER SUPPLY & SEWERAGE COMPANY	0.30	3.00	0.30	
3	VEROIA MUNICIPAL WATER SUPPLY & SEWERAGE COMPANY	0.30	3.00	0.30	
4	DRAMA MUNICIPAL WATER SUPPLY &	0.30	3.00	0.30	

	SEWERAGE COMPANY				
5	EDESSA MUNICIPAL WATER SUPPLY & SEWERAGE COMPANY	0.30	3.00	0.30	
6	ERETRIA MUNICIPAL WATER SUPPLY & SEWERAGE COMPANY	0.30	3.00	0.30	
7	THERMI MUNICIPAL WATER SUPPLY & SEWERAGE COMPANY	0.30	3.00	0.30	
8	KAVALA MUNICIPAL WATER SUPPLY & SEWERAGE COMPANY	0.30	3.00	0.30	
9	KALYMNOS MUNICIPAL WATER SUPPLY & SEWERAGE COMPANY	0.30	3.00	0.30	
10	KARDITSA MUNICIPAL WATER SUPPLY & SEWERAGE COMPANY	0.30	3.00	0.30	
11	KASTORIA MUNICIPAL WATER SUPPLY & SEWERAGE COMPANY	0.30	3.00	0.30	
12	KATERINI MUNICIPAL WATER SUPPLY & SEWERAGE COMPANY	0.30	3.00	0.30	
13	CORFU MUNICIPAL WATER SUPPLY & SEWERAGE COMPANY	0.30	3.00	0.30	
14	CORINTH MUNICIPAL WATER SUPPLY & SEWERAGE COMPANY	0.30	3.00	0.30	
15	LAMIA MUNICIPAL WATER SUPPLY & SEWERAGE COMPANY	0.30	3.00	0.30	
16	LARISA MUNICIPAL WATER SUPPLY & SEWERAGE COMPANY	0.30	3.00	0.30	
17	LOUTRAKI MUNICIPAL WATER SUPPLY & SEWERAGE COMPANY	0.30	3.00	0.30	
18	MESOLOGGI MUNICIPAL WATER SUPPLY & SEWERAGE COMPANY	0.30	3.00	0.30	
19	MYTILINI MUNICIPAL WATER SUPPLY & SEWERAGE COMPANY	0.30	3.00	0.30	
20	XYLOKASTRO MUNICIPAL WATER SUPPLY & SEWERAGE COMPANY	0.30	3.00	0.30	
21	RHODES MUNICIPAL WATER SUPPLY & SEWERAGE COMPANY	0.30	3.00	0.30	
22	SERRES MUNICIPAL WATER SUPPLY & SEWERAGE COMPANY	0.30	3.00	0.30	
23	SYMI MUNICIPAL WATER SUPPLY & SEWERAGE COMPANY	0.30	3.00	0.30	
24	TRIKALA MUNICIPAL WATER SUPPLY & SEWERAGE COMPANY	0.30	3.00	0.30	
25	TRIPOLI MUNICIPAL WATER SUPPLY & SEWERAGE COMPANY	0.30	3.00	0.30	
26	FLORINA MUNICIPAL WATER SUPPLY & SEWERAGE COMPANY	0.30	3.00	0.30	
27	THESSALONIKI WATER SUPPLY & SEWERAGE COMPANY	0.30	3.00	0.30	
28	PREVEZA MUNICIPAL WATER SUPPLY & SEWERAGE COMPANY	0.30	1.00	0.30	
29	THASOS MUNICIPAL WATER SUPPLY & SEWERAGE COMPANY	0.30	3.00	0.30	
30	HERAKLION, CRETE MUNICIPAL WATER SUPPLY & SEWERAGE COMPANY	0.30	3.00	0.30	
31	MUNICIPALITY OF DIONYSOS	-	3.00	0.30	
H.5	ELECTRICITY / POWER				
1	ELPEDISON SA - ENTERPRISES	-	3.00	0.30	DEBITED TO ACCOUNT EUR 2
2	ELPEDISON SA - INDIVIDUALS	0.30	3.00	0.30	DEBITED TO ACCOUNT EUR 2
3	GREEN ENVIROMENTAL - ENTERPRISES	-	3.00	0.30	DEBITED TO ACCOUNT EUR 2
4	GREEN ENVIROMENTAL - INDIVIDUALS	0.30	3.00	0.30	DEBITED TO ACCOUNT EUR 2
5	REMAAena - ENTERPRISES	-	FREE OF CHARGE	FREE OF CHARGE	
6	REMAAena - INDIVIDUALS	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE	
7	TEC HELLAS LTD	0.30	3.00	0.30	DEBITED TO ACCOUNT EUR 2
8	WATT & VOLT SA - ENTERPRISES	-	3.00	0.30	DEBITED TO ACCOUNT EUR 2
9	WATT & VOLT SA - INDIVIDUALS	0.30	3.00	0.30	DEBITED TO ACCOUNT

					EUR 2
10	HELLENIC ELECTRICITY DISTRIBUTION NETWORK OPERATOR (HEDNO)	-	3.00	0.30	DEBITED TO ACCOUNT EUR 2
11	THESSALONIKI GAS SUPPLY COMPANY	0.30	3.00	0.30	DEBITED TO ACCOUNT EUR 2
12	THESSALY GAS SUPPLY COMPANY	0.30	3.00	0.30	DEBITED TO ACCOUNT EUR 2
13	HERON THERMOELECTRIC - ENTERPRISES	-	3.00	0.30	DEBITED TO ACCOUNT EUR 2
14	HERON THERMOELECTRIC - INDIVIDUALS	0.30	3.00	0.30	DEBITED TO ACCOUNT EUR 2
15	NATURAL GAS ATTICA SA	0.30	3.00	0.30	DEBITED TO ACCOUNT EUR 2
16	NRG	0.30	3.00	0.30	DEBITED TO ACCOUNT EUR 2
17	PROTERGIA	0.30	3.00	0.30	DEBITED TO ACCOUNT EUR 2
18	KEN	0.30	3.00	0.30	DEBITED TO ACCOUNT EUR 2
19	VOLTON	0.30	3.00	0.30	DEBITED TO ACCOUNT EUR 2

16	PPC	0.50	3.00	0.50	DEBITED TO ACCOUNT EUR 2
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H.6 INSURANCE COMPANIES					
	1 AIG HELLAS SA	-	1.00	0.30	
	2 AIGION INSURANCE	-	1.00	0.30	
	3 ALLIANCE INSURANCE	0.30	1.00	0.30	
	4 ARAG HELLAS LEGAL PROTECTION INSURANCE COMPANY SA	-	1.00	0.30	
	5 AXA LIFE INSURANCE	-	1.00	0.30	
	6 AXA GENERAL INSURANCE	-	1.00	0.30	
	7 ERGO	0.30	3.00	0.30	DEBITED TO ACCOUNT EUR 2
	8 GA INSURANCE HELLAS	0.30	1.00	0.30	
	9 GENERALI HELLAS	0.30	1.00	0.30	
10	GROUPAMA PHOENIX	0.30	3.00	0.30	DEBITED TO ACCOUNT EUR 2
LL	ING GENERAL INSURANCE	FREE OF CHARGE	-	-	
12	NN HELLAS LIFE INSURANCE	0.30	3.00	0.30	DEBITED TO ACCOUNT EUR 2
13	INTERAMERICAN LIFE	0.30	1.00	0.30	
14	INTERAMERICAN P&C	0.30	1.00	0.30	
15	INTERAMERICAN ROAD ASSISTANCE SA	-	1.00	0.30	
16	INTERAMERICAN HEALTH SA	-	1.00	0.30	
17	INTERAMERICAN LIFE GEN. INSURANCE	0.30	1.00	0.30	
18	INTERAMERICAN LIFE LIFE INSURANCE	0.30	1.00	0.30	
19	NP INSURANCE	-	1.00	0.30	
20	PRIME INSURANCE	-	FREE OF CHARGE	FREE OF CHARGE	
21	EUROPEAN RELIANCE GENERAL INSURANCE COMPANY SA	0.30	1.00	0.30	
22	MINETTA LIFE INSURANCE	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE	
23	ATLANTIC UNION GENERAL INSURANCE COMPANY SA	FREE OF CHARGE	-	-	
24	DIETHNIS ENOSI GENERAL INSURANCE COMPANY SA	0.30	1.00	0.30	
25	DYMANIS GENERAL INSURANCE COMPANY SA	-	1.00	0.30	
26	ETHNIKI ASFALISTIKI	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE	
27	ETHNIKI ASFALISTIKI - FLEXIBLE PENSION	-	FREE OF CHARGE	FREE OF CHARGE	
28	EVROPAIKI ENOSI MINETTA INSURANCE GENERAL INSURANCE COMPANY SA	0.30	1.00	0.30	
29	EUROPE GENERAL INSURANCE COMPANY SA	-	FREE OF CHARGE	FREE OF CHARGE	
30	INTERASCO	0.30	1.00	0.30	
31	MOTOR INSURERS' BUREAU	-	1.00	0.30	
32	INTERNATIONAL LIFE GENERAL INSURANCE	-	1.00	0.30	
33	INTERNATIONAL LIFE LIFE INSURANCE	-	1.00	0.30	
H.7 NON-PROFITS					
	1 ACTION AID	0.30	1.00	0.30	
	2 GREEN PEACE	0.30	1.00	0.30	
	3 UNICEF	FREE OF CHARGE	-	-	
	4 THE SMILE OF THE CHILD	FREE OF CHARGE	-	-	
H.8 FINANCIAL COMPANIES					
	1 BMW AUSTRIA BANK GMBH	0.30	1.00	0.30	

	2 REDICOM CON FINANCE	0.30	1.00	0.30	
	3 GA BANK GMGH	0.30	1.00	0.30	
	4 GA CAPITAL HELLAS	0.30	1.00	0.30	
	5 CREDIT M SA CREDIT PROVISION	0.30	1.00	0.30	
	6 FS HELLAS FINANCE FIREN	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE	
	7 FS HELLAS FINANCE SERFIN	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE	
	8 VOLKSWAGEN BANK	0.30	3.00	0.30	DEBITED TO ACCOUNT EUR 2
	9 DEPOSITS AND LOANS FUND LOANS	-	1.00	0.30	
H.9 CARDS					
	1 CITIBANK INTERNATIONAL MASTER	FREE OF CHARGE	-	-	
	2 CITIBANK INTERNATIONAL VISA	FREE OF CHARGE	-	-	
H.10 OTHER COMPANIES AND LEGAL ENTITIES					
	1 ACS COURIER SA	0.30	1.00	0.30	
	2 KAFKAS SA	-	1.00	0.30	
	3 BSH HOME APPLIANCES SA	FREE OF CHARGE	-	-	
	4 EMPORIKI RENT	-	1.00	0.30	
	5 EUROLEASE FLEET	0.30	-	-	
	6 GOODYEAR HELLAS	-	FREE OF CHARGE	FREE OF CHARGE	
	7 GS1 HELLAS A.E. - 520 BARCODES HELLAS	-	1.00	0.30	
	8 ATA BSP	-	FREE OF CHARGE	FREE OF CHARGE	
	9 ATA CASS	-	FREE OF CHARGE	FREE OF CHARGE	
10	KONICA MINOLTA BGR SA	FREE OF CHARGE	-	-	
11	LEASEPLAN HELLAS SA	0.30	-	-	
12	HENKEL HELLAS SA	-	1.00	0.30	
13	1 1880 PROFESSIONAL LISTINGS - vrisko.gr	-	1.00	0.30	
14	MUNICIPALITY OF THESSALONIKI	-	1.00	0.30	
15	HERTZ AUTO HELLAS	FREE OF CHARGE	-	-	
16	INDUSTRIAL PROPERTY ORGANIZATION	-	1.00	0.30	
17	OPAP SA	-	FREE OF CHARGE	FREE OF CHARGE	
18	PASOK	FREE OF CHARGE	FREE OF CHARGE	FREE OF CHARGE	
19	PLAISIO COMPUTERS	-	FREE OF CHARGE	FREE OF CHARGE	
20	YELLOW PAGES	-	1.00	0.30	
21	TIRESIAS	-	1.00	0.30	
22	AUTOMOBILE AND TOURING CLUB OF GREECE - ELPA	-	1.00	0.30	
23	MERCEDEZ BENZ HELLAS SA	0.30	1.00	0.30	
24	MTEL	-	1.00	0.30	
25	PRAKTIKER HELLAS S.A.	-	1.00	0.30	
26	GREEK LOTTERY TICKETS	-	1.00	0.25	
27	G4S	0.30	3.00	0.30	DEBITED TO ACCOUNT EUR 2
28	YOU.GR	0.30	3.00	0.30	DEBITED TO ACCOUNT EUR 2
29	E-FOOD	0.30	3.00	0.30	DEBITED TO ACCOUNT

I. PAYMENT SERVICES EXECUTION CUT-OFFS			
TRANSACTIONS NETWORK		PAYMENT SERVICE	Cut-Off
1	Network of branches (Counters)	Cash withdrawal	Hours of public service by the branches of the bank
		Transfer from/to an account kept with the bank	Hours of public service by the branches of the bank
		Transfer from/to an account kept with a different payment services provider	Hours of public service by the branches of the bank
		Remittances	Until 13:00 on the same day
2	ATMs	Cash withdrawal	No cut-off
		Transfer from/to an account kept with the bank	No cut-off
		Transfer from/to an account kept with a different payment services provider	No cut-off
3	E-banking (Internet Banking)	Transfer from/to an account kept with the bank	No cut-off
		Transfer from/to an account kept with a different payment services provider	No cut-off

J. OTHER OPERATIONS					
	TYPE OF OPERATIONS	FIXED-CHARGE	MINIMUM	MAXIMUM AMOUNT	REMARKS
	Provision of information on file:				
	A) concerning entries up to one year prior to the date of request of records (free photocopies)	25.00	-	-	Fixed-charge
	B) between one and 3 years (free photocopies)	50.00	-	-	Fixed-charge
	C) more than 3 years		50.00	150.00	Where the information concern entries (records) earlier than 3 years prior to the date of the request, a special agreement will be concluded, depending on labor required.
	D) in respect of information due to oversight of our branches, the information will be provided without commission	-	-	-	
	2 Issue of recommendation letters	20.00	-	-	Fixed-charge
	3 Issue of certificate to certified auditors/accountants	20.00	-	-	Fixed-charge
	4 Letter for the deletion of adverse (except for those that are free of charge under the law)	30.00	-	-	Fixed-charge
	5 Transmission of payroll file	0.00	-	-	
	6 Payroll information via SMS	0.15	-	-	per sms
	7 Information SMS for bounced checks, overdue debts, expiry of K/K limits, legalization documents, etc.	0.60	-	-	Per sms. It is levied for notifications falling within the customer's obligations
	8 Payroll information via e-mail	0.15	-	-	per e-mail
	8 Coin count at the Branch	0.10%	-	-	Over the sum counted

K. LAWYERS - ENGINEERS PRICELIST					
	TYPE OF OPERATIONS	FIXED-CHARGE	MINIMUM	MAXIMUM AMOUNT	REMARKS
K.1 Lawyers' Fees					
1	Investigation in Land Register/Cadastre Office	€50.00			
2	Title legality review (20years)	€50.00			
3	Legalization of companies: * Personal - J/V * Capital companies - non-commercial, etc. * Renewal - amendment	€15.00			
		€20.00			
		€15.00			
4	Application to Land Register/Cadastre Office for conversion into mortgage	€60.00			
5	Application to Land Register/Cadastre Office for the registration of mandatory Mortgage Prenotation or Mortgage	€80.00			
6	Drafting of announcement to Notary Public for the collection of debt - request - order for seizure in the possession of third parties	€80.00			
7	Issue of copies of writs of execution, drafting of an order, drafting of an enforcement order;	€50.00			
8	Travel away from main place of business (within the Prefecture): Courts of Peace - Land Registers	€50.00			
9	Travel away from main place of business (outside the Prefecture, within the Region): Courts of Peace - Land Registers	€90.00			
10	Travel away from main place of business (outside the Region): Courts of Peace - Land Registers	€110.00			Additional transport fees are levied
11	Drafting of criminal complaints due to bounced checks	€60.00			
12	Submission of summons for further hearings before all Courts	€20.00			
13	Submission of Views (Court of Peace - Indebted Households)	€59.00			
14	Drafting of seizure in the hands of third parties	€50.00			
15	Statement in respect of seizures in our hands as third parties (Court of Peace)	€30.00			
17	Determination of the amount of enforcement orders (enforcement order for payment) arising out of a court judgment or an order for payment, collected by the Bank:		Per case:		
	COURT OF PEACE	€100.00			between 0 and €10,000
		€200.00			between €10,001 and €20,000
		€250.00			between €20,001 and €50,000
	SINGLE MEMBER COURT OF FIRST INSTANCE	€300.00			between €50,000 and €150,000
		€350.00			between €50,001 and €300,000
		€400.00			exceeding €300,001
18	Procedural acts before Courts	See Code of Lawyers, Annex (I), Law 4194/2013			
K.2 Engineers' Fees					
1	Valuation of property	€100.00			
2	Revaluation of property	€50.00			
3	Budget review	€20.00			
4	Certification of works progress	€50.00			

The above amounts are subject to 24% VAT