Price List for Alpha Bank Gold Personal Banking Services

Last Updated 09.09.2023

CONTENTS

Alpha Bank Gold Personal Banking Service	
A. INVESTMENT SERVICES – FINANCIAL INSTRUMENTS – SAFE ADMINISTRATION OF FINANCIAL INSTRUMENTS (INCLUDING	EKEEPING AND
CUSTODIANSHIP)	3
B. BANKING TRANSACTIONS AND PRODUCTS	10

Alpha Bank Gold Personal Banking Service

Service Fee €0

The favourable pricing included in this Alpha Bank Gold Personal Banking Price List are offered **exclusively** to the members of the Alpha Bank Gold Personal Banking Service provided by Alpha Bank SA (hereinafter the "Bank") who have accepted the Terms of the aforementioned Service upon receipt of the debit card Gold Enter Bonus Mastercard issued by the Bank.

A. INVESTMENT SERVICES – FINANCIAL INSTRUMENTS – SAFEKEEPING AND ADMINISTRATION OF FINANCIAL INSTRUMENTS (INCLUDINGCUSTODIANSHIP

1. UCITS Price List (Mutual Funds (MF) and SICAV)

1.1. Alpha Asset Management MFMC Mutual Funds

Commission		Bank Price List (The figures represent the maximum commission rate for the asset class. The exact rate varies per Mutual Fund)	20% discount (The figures represent the maximum commission rate for the asset class. The exact rate varies per Mutual Fund)
	Money Market Funds	0.25%	0.20%
	Fixed Income Funds	1.00%	0.80%
	Structured Funds	3.00%	2.40%
Entry	Balanced Funds	1.00%	0.80%
Liniy		(In the Balanced Funds asset class, the Petrochemical Companies Occupational Pension Fund Global Balanced is an exception, with a 4% entry fee)	3.20%
	Equity Funds	1.00%	0.80%
	Money Market Funds	Free of charge	Free of charge
	Fixed Income Funds	0.75%	0.60%
Redemption	Structured Funds	2.00%	1.60%
	Balanced Funds	1.00%	0.80%
		(In the Balanced Funds asset class, the Petrochemical Companies Occupational Pension Fund Global Balanced is an exception, with a 2% redemption fee)	1.60%
	Equity Funds	1.00%	0.80%

- In all other cases, the Alpha Asset Management MFMC current List of Commissions and Fees shall apply, www.alphamutual.gr/en.
- With regard to the Alpha Dimiourgo Plan and the Regular Investments that will be made in Alpha Asset Management MFMC Mutual Funds based on the Regular Investment Assignment Applications put into effect as of 01.02.2023, these will be charged with a UCITS Entry Fee, in line with the above table of commissions. An Entry Fee up to 0.25% on Alpha Asset Management MFMC Money Market Funds is applied to the Regular Investments in the Alpha Dimiourgo Plan carried out based on the Regular Investment Assignment Applications put into effect as of 01.03.2023 The redemption of UCITS shares acquired through the Alpha Dimiourgo Plan are not charged with a Redemption Fee. However, if the relevant securities / UCITS shares are unified or transferred from one Investment Account into another, normal Entry and Redemption Fees shall apply.
- Transfer Fee (redemption and new entry): When units are transferred to a different Mutual Fund, normal entry fees apply. In case of redemption of units for transfer to a different Mutual Fund, a 50% discount is applied to the commission rate referenced in the table above. If the redemption involves transfer to a mutual fund with equal or higher management fees, the redemption commission is zero.
- Alpha Bank receives the full Entry/Redemption Fees paid by the Customer, as stated in the table above.

1.2. Mutual Funds Alpha (LUX) Global Funds Managed by Alpha Asset Management MFMC

			Bank Price List	30% discount	40% discount	50% discount
	Alpha (LUX) Glob Defensive ESG F		1.00%	0.70%	0.60%	0.50%
	Alpha (LUX) Glob Balanced ESG Fo	al F	2.50%	1.75%	1.50%	1.25%
Entry Fees	Alpha (LUX) Glob Balanced ESG Fo		2.50%	1.75%	1.50%	1.25%
	Alpha (LUX) Glob Themes ESG For		3.00%	2.10%	1.80%	1.50%
	Alpha (LUX) Glob Themes ESG For		3.00%	2.10%	1.80%	1.50%
Redemption						
Fees	All asset classes			0%		
				List for Mutual Fur		
	Portfolio Value	<	€ 100,000 or			
	Transaction Value	<	€50,000		-30%	
	Portfolio Value					
	T ortiono valuo	=	€ 100,000-300),000 or	400/	
	Transaction Value	=	€ 100,000-300 € 50,000-150,		-40%	
	Transaction		,		-40% -50%	

Alpha Bank receives the full Entry Fees paid by the Customer, as stated in the table above.

1.3. Mutual Funds and SICAV managed by Foreign Asset Management Companies

			Bank Price List	30% discount	40% discount	50% discount
	Money Marke Funds	et	0.30%	0.21%	0.18%	0.15%
Forton France	Fixed Incon Funds	ne	2.40%	1.68%	1.44%	1.20%
Entry Fees	Equity Fu	nds	4.80%	3.36%	2.88%	2.40%
	Balanced/O	ther	3.80%	2.66%	2.28%	1.90%
Redemption Fees	All asset classes	i	0%			
			ts on the Bank Price L by Foreign Asset Man			
	Portfolio Value	<	€ 100,000 or	000/		
	Transaction Value	<	€50,000	-30%		
	Transaction Value	=	€ 100,000-300,000 or	-40%		
	Transaction Value	=	€ 50,000-150,000	-40%		
	Portfolio Value	>	€ 300,000 or	-50%		
	Transaction Value	>	€150,000	-50%		

Alpha Bank receives the full Entry Fees paid by the Customer, as stated in the table above. In any case, the special pricing policy as determined by the foreign management company shall apply, in the sense that the entry fees received by the Bank may never exceed the corresponding fees described in the relevant prospectuses of the Mutual Funds and SICAV managed by the foreign asset management companies. However, if the entry fee described in the Mutual Funds and SICAV prospectuses is higher than the fee referenced in the above Entry Fee table, the Bank may not receive more than the fee referenced in the above table.

In relation to the UCITS Price List {Mutual Funds (MF) and SICAV} the following should be noted:

The pricing policy for Fees and Expenses as described in the relevant prospectuses shall otherwise apply.

The Bank receives a commission (Inducement) as a percentage of the UCITS management fees for providing investment services related to the reception and transmission of orders, and for providing non-independent investment advice. This commission (Inducement) relates to, on the part of the Bank, serving the shareholders in relation to the investment in UCITS, as well as potentially being the one keeping the relevant shareholders registers instead of the corresponding UCITS management company. This commission is mainly calculated as a percentage of the management fee, as follows: Commission (Inducement) for UCITS = Agreed rate of commission (Inducement) % x UCITS management fee

The individual commission rates (Inducement) vary depending on the UCITS, the share class and, occasionally, the investment category where each UCITS belongs or depending on the total service funds, and range between 0% to 65% of the annual management fees.

2. Basic List of Commissions and Fees for Transactions via Alpha Finance Investment Services Single Member SA

ATHEX : Athens Exchange Group

Commissions paid by Customers in relation to transactions with financial instruments traded in ATHEX or CSE (except for derivatives) either through the Bank's Branch Network or through the ALPHA WEB TRADING, ALPHA IVR TRADING and ALPHA MOBILE TRADING services, include the fees and charges of both the Bank and Alpha Finance Investment Services Single Member SA.

amounts in Euro)	Commissi	Minimum Commission
Transactions via the Alpha	on 10% up to 150	- Colliniasion
Bank Branch Network or the Customer Service Line (tel. +30 210 3705700)	1% from 150.01 to 6,000 0.65% from 6,001 to 15,000 0.5% from 15,001 to 45,000 0.4%* over 45,000 *Commissions are calculated on a partial basis for transaction amounts up to €45,000. For transactions amounting over €45,000, the commission rate (0.4% of the transaction amount) applies to the entire transaction amount, without considering partial charges.	€15
Transactions via alternative	10% up to 80	-
networks (ALPHA WEB TRADING, ALPHA MOBILE TRADING, ALPHA IVR TRADING)	0.35% on the transaction amount over 80	€8
Intraday transactions (purchase and sale of equal numbers of the same equity on the same day)	0.15% on the transaction amount	€15 or €8, depending on the network used for the transaction (see above)
Transactions in fixed income securities, traded bonds (commissions are calculated based on the time between the transaction date and the maturity date).	0.30% (0 to 1 year) 0.50% (1 to 3 years) 0.65% (3 to 10 years) 0.80% (over 10 years) Irrespective of the transaction execution channel and based on the transaction amount	
Fees for Transactions in ATH	EX	
Fees for Transactions in ATHEX related to Equities, ETFs, leverage Structured Financial Products, Greek Certificates representing transferable securities and pre-emption rights	Transfer fees: ATHEXClear rights: 0.02% Investment Services Single Member SA Clearing fee: 0.04% Exchange fees: 0.0125% Settlement Orders (per ISIN) €0.5 Sales Tax: 0.20%	
Fees for Transactions in ATHEX related to Fixed Income Securities	Transfer fees: ATHEXClear rights: 0.005% Investment Services Single Member SA Clearing fee: 0.0559 Exchange fees: 0.005% Settlement Orders (per ISIN) €0.5 Tax on Accrued Interest: 15%	%

The Margin Financing rate for the purchase of equities listed in ATHEX stands at 8.5% annually (Margin

Margin financing for the purchase of ATHEX equities

Financing, Margin Financing T+2).

Investment Accounting Maintenance Fee - Alpha Finance Custodian Fee

The investment account maintenance fee per organised market is calculated as follows:

- Athens Exchange Group: as a percentage, standing at 0.0030% of the share price on an annual basis and at
 0.0015% of the value of other securities (Bonds, Options, ETFs and other Securities) on an annual basis, which
 are registered under your brokerage account. The fee does not apply to portfolios with a value less than €15,000.
- In addition to the above, an annual fee of €3 also applies to each investment account with an average daily value over €15,000.
- Cyprus Stock Exchange: as a percentage standing at 0.0030% on the average daily share price registered under your brokerage account.
- International Markets: as a percentage, standing at 0.10% on the average daily price of the foreign shares registered under your brokerage account.

The annual Omnibus account maintenance and management fee is €500 plus VAT.

The minimum investment account maintenance fee stands at €7 per quarter, whereas the relevant fee for Clients receiving online statement is €3.5.

The same fee applies to investment accounts that include dematerialised securities of companies that are not listed for trading in ATHEX or other foreign Regulated Markets.

The custodian fee for i) securities of companies that are listed and ii) dematerialised securities of companies that are not listed in Regulated Markets in Greece or abroad stands at €2.5 per quarter, whereas the relevant fee for clients receiving updates online is €1.25 (VAT included).

Commissions and Transaction Fees under Service Agreements for Alpha Bank Gold Personal Banking Services: The minimum investment account maintenance fee stands at €3.5 per quarter and the custodian fee stands at €1.25 per quarter (VAT included).

Holding a portfolio at Alpha Finance offers a number of services, including securities safekeeping, participation in corporate actions, payment of dividends; acquisition of shares, pledging of shares for participation in general meetings, sending of statements and Order Execution Confirmations, in the manner selected by customer (by post, fax or email).

Both fees (maintenance and custodian fee) are charged at the end of each calendar quarter.

In all other cases, the Alpha Finance Investment Services Single Member SA current List of Commissions and Fees shall apply.

https://www.alphafinance.gr/en/company#/

3. Bonds Price List

Bonds	Commissi on Rate	Minimum Amount in Euro	Maximu m Amount in Euro	Remarks
Sovereign Bonds Time to maturity				
• 0-1	0.20%			The purchase/early redemption
• 1-3	0.35%			commissions apply on transactions in the
• 3 - 10	0.50%			primary and secondary market.
• 10+	0.65%			markot
				The Greek Government Bonds and Treasury Bills are sold in the primary market without entry fees.
Corporate Bonds Time to maturity				
• 0-1	0.30%			The purchase/early redemption
• 1-3	0.50%			commissions apply on transactions in the
• 3 - 10	0.65%			primary and secondary market.
• 10+	0.80%			The Greek Government Bonds and Treasury Bills are sold in the primary market without entry fees.

NOTES:

- With regard to bonds (simple and/or complex):
 - Commissions are calculated on the nominal value of the bond. They fall into the category of "Retail Clients", according to Law 4514/2018 and record their maximum value. These commissions apply to the purchase/sale of securities in the G10 currencies (EUR, USD, GBP, CHF, AUD, CAD, SEK, NOK, JPY, NZD).
- The concept of complex bonds includes Structured Bonds, which are available on special pricing via the Alpha Private Bank Centres.
- In addition to the aforementioned fees, the following charges apply on Corporate Bond transactions in ATHEX, calculated on the transaction amount:

Transfer fees:	ATHEX Clear rights on exchange transactions	0.005%
	Investment Services Single Member SA Clearing fee	0.055%
Exchange fees		0.005%
	Settlement Orders (per ISIN)	€0.5
	Tax on Accrued Interest	15%

^{*} In all other cases, the Alpha Finance Investment Services Single Member SA current List of Commissions and Fees shall apply.

https://www.alphafinance.gr/en/company#/

4. Safekeeping and Administrative Management Fees (including Custodianship): The Bank Price List applies

Below is an excerpt from the **Bank Price List** for basic security custodian services:

Transfer security outside the Group	Commission Rate	Minimum Amount in Euro	Maximum Amount in Euro	Notes
 Bonds Shares of Undertakings for the Collective Investment of Transferable Securities (UCITS) and Shares of Mutual Funds (except the Group's Company Alpha Asset Management MFMC) 	Flat fee	100	100	Per title

For Mutual Funds managed by ALPHA ASSET MANAGEMENT MFMC* For ALPHA (LUX) GLOBAL FUNDS managed by ALPHA ASSET MANAGEMENT MFMC* For Mutual Funds and SICAV managed by Foreign Asset Management Companies* O.10% plus VAT O.10% plus VAT	Safekeeping and Administration of financial instruments (including Custodianship)	Commission Rate	Minimum Amount in Euro	Maximum Amount in Euro
by ALPHA ASSET MANAGEMENT MFMC* For Mutual Funds and SICAV managed by Foreign Asset Management Companies* 0.10% plus VAT For Bonds with custodian other than the Bank of 0.10%		0.00%		
Asset Management Companies* plus VAT For Bonds with custodian other than the Bank of 0.10%				

^{*} Collected per calendar quarter and calculated as a percentage of the average balance of the current units/shares value.

For other services related to securities, please refer to the $\textbf{Bank Price List.}\ \underline{\textbf{https://www.alpha.gr/en}}$

^{**} Collected per calendar quarter and calculated as a percentage of the average balance of the current Security value. In the total Safekeeping and Administration Fees (including Custodianship) ex-VAT is less than €1, the fee is not due.

B. BANKING TRANSACTIONS AND PRODUCTS

1. Fund transfers

Wire transfers from other Banks				
	Bank	Price List		
Credited to an account:	Commission Rate	Minimum Amount in Euro	Maximum Amount in Euro	Alpha Bank Gold Personal Banking Service
Up to the equivalent of €5	Free of charge	Free	e of charge	Free of charge
From the equivalent of €5.01 to the equivalent of €12,500	Flat fee	e 4 Alp		when credited to accounts: Alpha Premier, Alpha Savings
From the equivalent of €12,500.01 to the equivalent of €50,000	Flat fee	6		and Alpha Savings Plus Deposit
Over the equivalent of €50,000	Flat fee	1	0	

Cheques in Euro Payable in Greece						
Banker's drafts issued by a third bank	Banl	k Price List				
	Commission Rate	Minimum Amount in Euro	Maximum Amount in Euro	Alpha Bank Gold Personal Banking Service		
To invest the amount under the Alpha Bank Gold Personal Banking Service Agreement		-		Free of charge (for the members of the Alpha Bank Gold Personal Banking Service purchases cheques are paid in as cash)		

Payments to companies/organisations (refers to the drawee)						
	Bank	Price List				
Payment Order using a special payment code	Commission Rate	Minimum Amount in Euro	Maximum Amount in Euro	Alpha Bank Gold Personal Banking Service		
Payment by charging an account	Following an agreement between the Bank and the companies/organisations			Standing orders debiting the Alpha Premier, Alpha Savings and Alpha Savings Plus Deposit Account Free of charge		

Other Cheque Services						
Issuing a cheque book	Bank	Price List				
Holders of an Alpha Premier Deposit Account, when ordering through:	Commission Rate	Minimum Amount in Euro	Maximu m Amount in Euro	Alpha Bank Gold Personal Banking Service	Remarks	
Branch:	Flat fee	2		1 / check		
Alternative Networks:	Flat fee	1.2	20	0.60 / check		

2. Online Services

Automated Banking – ATMs				
	Bar	nk Price List		
	Commission Rate	Minimum Amount in Euro	Maximum Amount in Euro	Alpha Bank Gold Personal Banking Service
For any transaction at other bank ATMs using cards issued by Alpha Bank				
Within the Eurozone				Free of charge, using th
Withdrawals	Flat fee	0.75 0.18 Free of charge		Mastercard debit card. Domestic withdrawals (and DIASNET) are an exception, and the Bank Price List applies.
Balance check	Flat fee			
PIN change	Free of charge			
PIN unblock	Free of charge	Free of charge		
Outside the Eurozone				
Withdrawals (on the withdrawal amount)	1.00%	4.40		Free of charge, using the Gold Enter Bonus Mastercard debit card.

Alerts and notifications for account balances and activity (Alpha alerts)				
	Bank Price List			
	Commission Rate	Minimum Amount in Euro	Maximum Amount in Euro	Alpha Bank Gold Personal Banking Service
Via email		Free of charge	Free of charge	
Via SMS	Flat fee	1.90 ן	per month	0.95 per month

NOTES:

- The fees in above categories 1 and 2 for banking transactions apply, provided that the main account linked to the Gold Enter Bonus Mastercard is one of the following: Alpha Premier, Alpha Savings and Alpha Savings Plus Deposit Accounts.
- The issuance of a cheque book is an exception, as the special pricing applies only when the account to be charged is an Alpha Premier Deposit Account.
- The special pricing for activating the Alpha alerts service via SMS, for any account, irrespective of number, is provided when the main account linked to the Gold Enter Bonus Mastercard debit card is declared as the account to be charged with service fees (provided the account is an Alpha Premier, Alpha Savings or Alpha Savings Plus Deposit Account).

3. Deposits

Transaction Fees				
	Bank	Price List		
For any transaction exceeding four (4) per month:	Commission Rate	Minimum Amount in Euro	Maximu m Amount in Euro	Alpha Bank Gold Personal Banking Service
Alpha 290 – (Sight Account) *				
from 5 to 500 transactions		1		
over 501 transactions		3		Free of charge

Deposit Interest Rates				
Account	Bank Price List	Alpha Bank Gold Personal Banking Service		
Alpha 290 – (Sight Account) *	Negotiable	Highest Alpha Savings Deposit Account interest rate +0.02%		

Minimum Opening Amount				
Account	Bank Price List	Alpha Bank Gold Personal Banking Service		
Alpha 290 – (Sight Account) *	No minimum opening amount	0		

^{*} Only under the Alpha Bank Gold Personal Banking Service Agreement

4. Other Services

Safe Deposit Box Fee				
	Ban	k Price List		
	Commission Rate	Minimum Amount in Euro	Maximu m Amount in Euro	Alpha Bank Gold Personal Banking Service
Safe Deposit Box Rental Fee Very small Small Medium Large (depending on the size of the safe deposit box and the location of the Branch)	Flat fee	62	220	50% discount on applicable prices. The discount applies to one (1) safe deposit box per Gold Enter Bonus Mastercard debit card.
Safe Deposit Box Guarantee	Flat fee	Amour the annu	nt equal to al rent	- Branches are divided into three main pricing categories (see Category 11, Basic Terms) - Plus VAT
Very large Extra large	-		Per ag	reement

Clarifications:

- 1. The above 50% discount does not apply to safe deposit boxes that are already offered at a discount based on the **Bank Price List**.
- 2. The safe deposit box rental fees are subject to VAT, which is calculated on the final charge and paid in whole.

5. Financing

5.1. Cards

	Ban	k Price List		
Debit	Commission Rate	Minimum Amount in Euro	Maximum Amount in Euro	Alpha Bank Gold Personal Banking Service
Gold Enter Bonus Mastercard		Not available		Free of charge
Credit				
Alpha Bank Bonus Visa Gold	Flat fee	50)	No annual fee for the 1st year and no annual fee for the following years provided that on the product anniversary, the total annual use of the Gold Enter Bonus
Alpha Bank Bonus Mastercard Gold	Flat fee	50		Mastercard debit card and the referenced Gold cards is €4,000 and over.
5.1.2 Card holder electronic alerts and notifications fees				
 for card statements via email and/or SMS (Alpha e-statements) for card activity notifications via SMS and/or email (Alpha alerts) 	Free of charge	Free of charge		Free of charge for the Gold Enter Bonus Mastercard debit card.
,	Flat fee	1 per month		
5.1.3 Reissuing / resending statements fees	Flat fee	1		Per monthly statement
5.1.4 Administrative card fees	Flat fee	5		Free of charge for the Gold Enter Bonus Mastercard debit card.
5.1.5 PIN correspondence fees	Flat fee	3.	5	Collected in the case of registered mail.

5.2 Alpha Residence Loans

Alpha Residence Loans	Bank	Price List	Alpha Bank Gold Personal Banking Service	
	Fees/Expenses	Minimum Amount in Euro	Maximum Amount in Euro	
Lump-sum fee for processing the loan request	Flat fee	43	30	200

Product	Bank Price List	Alpha Bank Gold Personal Banking Service			
	Interest rate	Interest rate			
Alpha Residence Variable rate linked to the 3-month Euribor plus spread. The spread depends on the financing percentage:					
 Up to 60% of the estimated value of the property, for amount 	unts:				
- Over €300,000	2.00%	1.80%			
- From €100,000.01 to €300,000	2.10%	1.90%			
- Up to €100,000	2.20%	2.00%			
 Over 60% of the estimated value of the property, for amount 	nts:				
- Over €300,000	2.30%	2.10%			
- From €100,000.01 to €300,000	2.40%	2.20%			
- Up to €100,000	2.50%	2.30%			

GENERAL NOTES:

When financing commercial properties (shops/offices), the above spreads over variable rates and the fixed interest rates are increased by 0.30%, as applicable.

GENERAL NOTES ON MORTGAGE LOANS:

- The interest on the mortgage loan is calculated applying the compound method, using the applicable interest rate on the basis of a 365-day year.
- Interest rates are also subject to the Law 128/1975 levy, standing at 0.12% (0.60% for non-residential properties).
- Default interest rate: 2.5% over the applicable contractual interest rate.
- They apply exclusively to new home loan applications, as of 13.02.2023.

6. Insurance / Hospital Plan

Product	Bank Price List	Alpha Bank Gold Personal Banking Service
Alpha Global Medical Care	Insurance premiums depend on: the maximum insurance coverage of hospitalisation costs the hospitalisation cost excess the daily hospital expenses (room class)	3% discount on the insurance premium

NOTES:

The following additional discounts apply to the insurance premium:

- Family discount 3%, 5% and 7% corresponding to 2, 3 and 4 and over insured family members per hospital programme.
- **Generali products loyalty discount** 3%, 6% and 9% depending on the products per insurance category (car, property, boat, life and investment) that the insured members cumulatively hold per programme (one product per category).
- Area discount 5% for policyholders who have selected Lux or Class A hospital rooms and live in the Attica
 or Thessaloniki region, 5% for policyholders who have selected Class B or C hospital rooms and live
 outside of the Attica region and 10% for policyholders who have selected Lux or Class A hospital rooms
 and live outside the Attica region.

GENERAL NOTES:

- The Bank Price List (Transaction Terms Commissions & Other Charges [Bank Price List], posted on the Bank website(www.alpha.gr/en) and available through the Branch Network, shall otherwise apply, as applicable from time to time.
- VAT may apply on some fees.
- This Price List for Alpha Bank Gold Personal Banking is governed by the Terms of the Bank's Alpha Bank Gold Personal Banking Services and subject to revisions.
- Before any transaction, it is recommended that you get updated about the current contents of this Price
 List for Alpha Bank Gold Personal Banking through the exclusive Alpha Bank Gold Personal Banking
 service line or with the help of Personal Banking consultants at our Branches and the Bank website
 (www.alpha.gr/en).
- For banking transactions which are not mentioned in the above tables, please refer to the Bank Price List.