



Transaction Terms: Commissions and Other Charges

NB:

- Commission rates are standard and may be amended on special occasions.
- The present Price-list is subject to periodic review.
- The present Price-list includes the usual basic transactions of the Bank and does not apply to all cases. For this reason, it is recommended that Customers consult the competent Officers of the Bank prior to conducting any transactions.



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SECTION A: FUND TRANSFERS

CODE	TYPE OF SERVICE	COMMISSION RATE	MINIMUM AMOUNT IN EURO	MAXIMUM AMOUNT IN EURO	NOTES
1	ISSUANCE OF PAYMENT ORDERS TO ALPHA BANK BRANCH THROUGH ALPHANET				
1.1	In favour of third parties through cash payment.				
	- Up to Euro 1,000	Fixed Charges	5		
	- Over Euro 1,000	0.10%	8		
1.2	In favour of the Hellenic State Lotteries by order of lottery agents and vendors for settlement of their obligations from purchasing lottery tickets.	Free of Charge	Free of Charge		
2	ISSUANCE OF PAYMENT ORDERS TO OTHER BANKS				
2.1	Within the EU/EEA				See Section A, General Terms: "Payment Orders to and from other banks". No additional SWIFT charges are collected.
2.1.1	▪ <u>Through the Branch:</u>				
	▶ Under SEPA specifications				Instant transfers service orders are also included.
	- Up to Euro 5,000	Fixed Charges	12		
	- From Euro 5,000.01 up to Euro 50,000	0.15%	15	75	Fees of correspondents, who may take part in the payment transfer to the beneficiary bank, are deducted from the payment order amount. Indicatively but not restrictively, the correspondent fees may sum up to Euro 50.
	- Over Euro 50,000	0.25%	125	300	
	▶ Under non-SEPA specifications (Euro or Foreign Currency)				
	- Up to Euro 5,000	Fixed Charges	19		Through debit of the "Alpha Smart Management" account, 50% discount on the applicable charges.
	- From Euro 5,000.01 up to Euro 50,000	0.20%	20	100	
	- Over Euro 50,000	0.30%	150	350	
	▶ Urgent Payment Orders	Fixed Charges	20		
	▶ With charging option "OUR"	0,15%	3	100	Collected additionally to any applicable commissions.



SECTION A: FUND TRANSFERS

CODE	TYPE OF SERVICE	COMMISSION RATE	MINIMUM AMOUNT IN EURO	MAXIMUM AMOUNT IN EURO	NOTES
2.1.2	<ul style="list-style-type: none"> ▪ Through Digital Networks (myAlpha Web/myAlpha Mobile/myAlpha Phone/Alpha Mass Payments): <ul style="list-style-type: none"> ▶ Up to Euro 5,000 total daily amount ▪ Under SEPA specifications 				
	<ul style="list-style-type: none"> - Up to Euro 5,000 	Fixed charges	0.50 (Individuals, Professionals, Individual business)		Up to total daily amount Euro 5,000 for payment orders to other banks «Under Sepa specifications» and «Under non-SEPA specifications in Euro with charging option "OUR" (within Greece only)», the commission per order is 0.50€ and 0.50€ as an additional charge respectively, in accordance with article 48 of Law 5167/2024.
	<ul style="list-style-type: none"> ▪ Under non-SEPA specifications in Euro with charging option "OUR" (within Greece only) 				Above the total daily amount of Euro 5,000, for the aforementioned categories, the following pricing per transaction applies.
	<ul style="list-style-type: none"> - Up to Euro 5,000 	Fixed charges	0.50 (Individuals, Professionals, Individual business)		Collected additionally to any applicable commissions.
	<ul style="list-style-type: none"> ▶ Under SEPA specifications 				
	<ul style="list-style-type: none"> - Up to Euro 1,000 	Fixed charges	1 (Individuals) 1.3 (Companies)		Instant transfers service orders are also included
	<ul style="list-style-type: none"> - From Euro 1,000.01 up to Euro 5,000 	Fixed charges	1.3 (Individuals) 1.3 (Companies)		Payment orders to banks abroad are carried out for amounts up to Euro 50.000 for Individuals and up to Euro 500.000 for Companies.
	<ul style="list-style-type: none"> - From Euro 5,000.01 up to Euro 12,500 	Fixed charges	3 (Individuals) 4 (Companies)		
	<ul style="list-style-type: none"> - From Euro 12,500.01 up to Euro 50,000 	Fixed charges	4 (Individuals) 4.5 (Companies)		
	<ul style="list-style-type: none"> - From Euro 50,000.01 up to Euro 150,000 	Fixed charges	5 (Individuals) 10 (Companies)		
	<ul style="list-style-type: none"> - From Euro 150,000.01 up to Euro 500,000 	Fixed charges	5 (Individuals) 15 (Companies)		
	<ul style="list-style-type: none"> - Over Euro 500,000 	Fixed charges	5 (Individuals) 25 (Companies)		
	<ul style="list-style-type: none"> ▶ Under non-SEPA specifications in Euro with charging option "OUR" (within Greece only) 				
	<ul style="list-style-type: none"> - Up to Euro 5,000 	Fixed charges	3.5 (Individuals) 3.5 (Companies)		Instant transfers service orders are also included
	<ul style="list-style-type: none"> - From Euro 5,000.01 up to Euro 12,500 	Fixed charges	7 (Individuals) 8 (Companies)		The charges of the beneficiary's bank are included so that the beneficiary receives the transfer amount in full.
	<ul style="list-style-type: none"> - From Euro 12,500.01 up to Euro 50,000 	Fixed charges	8 (Individuals) 9 (Companies)		
	<ul style="list-style-type: none"> - From Euro 50,000.01 up to Euro 150,000 	Fixed charges	18 (Individuals) 20 (Companies)		
	<ul style="list-style-type: none"> - From Euro 150,000.01 up to Euro 500,000 	Fixed charges	25 (Individuals) 25 (Companies)		
	<ul style="list-style-type: none"> - Over Euro 500,000 	Fixed charges	25 (Individuals) 25 (Companies)		



SECTION A: FUND TRANSFERS

CODE	TYPE OF SERVICE	COMMISSION RATE	MINIMUM AMOUNT IN EURO	MAXIMUM AMOUNT IN EURO	NOTES
	► IRIS Payments (P2P) for transfer from Individual accounts to Individual accounts	Free of Charge	Free of Charge		The Service is available through myAlpha Mobile. From 15.1.2026, the total service limit will be increased and is set to Euro 1.000 for the IRIS P2P and Euro 1.000 for the IRIS P2Pro.
	► IRIS Payments (P2Pro) for transfer from Individual accounts to Companies accounts	Free of Charge	Free of Charge		
	► Under non-SEPA specifications in Euro or Foreign Currency				Payment orders with conversion into foreign currency are carried out for amounts up to the equivalent of USD 15,000 for Individuals and USD 500,000 for Businesses (for the available currencies).
	- Up to Euro 15,000	Fixed charges	15 (Individuals) 17 (Companies)		
	- From Euro 15,000.01 up to Euro 50,000	Fixed charges	15 (Individuals) 25 (Companies)		
	- From Euro 50,000.01 up to Euro 100,000	Fixed charges	50 (Companies)		In case of payment orders in Euro or Foreign Currency from an account in the same currency, the upper limit is the equivalent of Euro 50,000 for Individuals and Euro 500,000 for Companies.
	- From Euro 100,000.01 up to Euro 200,000	Fixed charges	50 (Companies)		There is no amount limit for the payments orders that are included in payment file through the Alpha Mass Payments.
	- From Euro 200,000.01 up to Euro 500,000	Fixed charges	100 (Companies)		Fees of correspondents, who may take part in the payment transfer to the beneficiary bank, are deducted from the payment order amount. Indicatively but not restrictively, the correspondent fees may sum up to Euro 50.
	- Over Euro 500,000	Fixed charges	100 (Companies)		



SECTION A: FUND TRANSFERS

CODE	TYPE OF SERVICE	COMMISSION RATE	MINIMUM AMOUNT IN EURO	MAXIMUM AMOUNT IN EURO	NOTES
	• With charging option “OUR”, (in Euro outside Greece and Foreign Currency within/outside Greece)				<p>Collected additionally to any applicable commissions.</p> <p>Available only for Companies.</p> <p>There is no amount limit for the payments orders that are included in payment file through the Alpha Mass Payments.</p>
	- Up to Euro 12,500	Fixed Charges	10		
	- From Euro 12,500.01 up to Euro 50,000	Fixed Charges	20		
	- From Euro 50,000.01 up to Euro 100,000	Fixed Charges	45		
	- From Euro 100,000.01 up to Euro 200,000	Fixed Charges	60		
	- From Euro 200,000.01 up to Euro 500,000	Fixed Charges	60		
	► Urgent Payment Orders	Fixed Charges	10		
2.1.3	Payment of credit cards issued by other banks in Greece.				<p>By debiting a deposit account</p> <ul style="list-style-type: none"> ▪ <u>Through the Branch</u> ▪ <u>Through Digital Networks</u> (myAlpha Web/myAlpha Mobile/myAlpha Phone) <p>By cash payment</p> <ul style="list-style-type: none"> ▪ <u>At the Automated Cash Transaction Centres (ACTCs)</u> ▪ <u>At the Cashiers' Desks of the Branch Network</u>
	► By debiting a deposit account				
	▪ <u>Through the Branch</u>	Fixed Charges	3		
	▪ <u>Through Digital Networks</u> (myAlpha Web/myAlpha Mobile/myAlpha Phone)	Fixed Charges	1		
	► By cash payment				
	▪ <u>At the Automated Cash Transaction Centres (ACTCs)</u>	Fixed Charges	1		
	▪ <u>At the Cashiers' Desks of the Branch Network</u>	Fixed Charges	5		
2.2	In non-EU/EEA (irrespective of currency)				No additional SWIFT charges are collected.
	▪ <u>Through the Branch:</u>				<p>From 9.6.2022 to 8.12.2022 the corresponding commissions will not be collected for remittances sent by individuals to Financial Institutions to the countries of Ukraine and Moldova.</p> <p>Fees of correspondents, who may take part in the payment transfer to the beneficiary bank, are deducted from the payment order amount. Indicatively but not restrictively, the correspondent fees may sum up to Euro 50.</p> <p>Collected additionally to any applicable commissions.</p>
	- Up to Euro 5,000	Fixed Charges	19		
	- From Euro 5,000.01 up to Euro 50,000	0.20%	20	100	
	- Over Euro 50,000	0.30%	150	350	
	► Urgent Payment Orders	Fixed Charges	20		
	► With charging option “OUR”	0.15%	3	100	



SECTION A: FUND TRANSFERS

CODE	TYPE OF SERVICE	COMMISSION RATE	MINIMUM AMOUNT IN EURO	MAXIMUM AMOUNT IN EURO	NOTES
2.2.2	▪ <u>Through Digital Networks</u> (myAlpha Web/myAlpha Mobile/myAlpha Phone/Alpha Mass Payments):				From 9.6.2022 to 8.12.2022 the corresponding commissions will not be collected for remittances sent by individuals to Financial Institutions to the countries of Ukraine and Moldova.
	- Up to Euro 15,000	Fixed charges	15 (Individuals) 17 (Companies)		
	- From Euro 15,000.01 up to Euro 50,000	Fixed charges	15 (Individuals) 25 (Companies)		Payment orders with conversion into foreign currency are carried out for amounts up to the equivalent of USD 15,000 for Individuals and USD 500.000 for Businesses (for the available currencies).
	- From Euro 50,000.01 up to Euro 100,000	Fixed charges	50 (Companies)		
	- From Euro 100,000.01 up to Euro 200,000	Fixed charges	50 (Companies)		In case of payment orders in Euro or Foreign Currency from an account in the same currency, the upper limit is the equivalent of Euro 50,000 for Individuals and Euro 500,000 for Companies.
	- From Euro 200,000.01 up to Euro 500,000	Fixed charges	100 (Companies)		
	- Over Euro 500,000	Fixed charges	100 (Companies)		There is no amount limit for the payments orders that are included in payment file through the Alpha Mass Payments.
	► With charging option “OUR”				
	- Up to Euro 12,500	Fixed Charges	10		
	- From Euro 12,500.01 up to Euro 50,000	Fixed Charges	20		Collected additionally to any applicable commissions.
	- From Euro 50,000.01 up to Euro 100,000	Fixed Charges	45		Available only for Companies.
	- From Euro 100,000.01 up to Euro 200,000	Fixed Charges	60		
	- From Euro 200,000.01 up to Euro 500,000	Fixed Charges	60		There is no amount limit for the payments orders that are included in payment file through the Alpha Mass Payments.
	► Urgent Payment Orders	Fixed Charges	10		
2.3	Countries where the Alpha Bank Group is present				
	► For credit to deposit account				
	▪ <u>Through the Branch</u>	Fixed Charges	10		Great Britain, Cyprus, Romania, Luxembourg.
	▪ <u>Through Digital Networks</u> (myAlpha Web/myAlpha Mobile/myAlpha Phone): Individuals - Companies	Fixed Charges	1		No additional SWIFT charges are collected.
	► For cash payment	Fixed Charges	12		Applicable for amounts up to Euro 10,000.



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CODE	TYPE OF SERVICE	COMMISSION RATE	MINIMUM AMOUNT IN EURO	MAXIMUM AMOUNT IN EURO	NOTES
2.4	Cancellation or amendment of payment order	Fixed Charges	40		No additional SWIFT charges are collected.
2.5	Returns of payment orders	Fixed Charges	40		
2.6	Request for tracing a payment order	Fixed Charges	40		The Bank reserves the right to claim any additional charge applied by the beneficiary's bank.
2.7	Miscellaneous Investigations				Per request. Applied once in requests where the provided data are up to 10 pages. For every page thereon corresponding to the same request, Euro 1,00 is collected.
2.8	▪ Up to 3 months	Fixed Charges	40		
	▪ Older than 3 months	Fixed Charges	60		
	Prevalidation Service				The Service shall be provided free of charge until 31.1. 2026
3	▪ Up to 30 records	Fixed Charges/ Per Record	0.10 (Minimum Charges 1)		A prerequisite for activating the Service is having an active Alpha Mass Payments or File Act Subscription.
	▪ Up to 100 records	Fixed Charges/ Per Record	0.07 (Minimum Charges 3)		The Service is activated upon signing/acceptance of the corresponding Contractual Document.
	▪ More than 100 records	Fixed Charges/ Per Record	0.05 (Minimum Charges 7)		Charges are applied per file and according to the number of records entered in it.
3	INCOMING PAYMENT ORDERS FROM OTHER BANKS				
3.1	► Up to Euro 5,000 total daily amount				Up to total daily amount Euro 5,000 for payment orders from other banks under Sepa specifications and IRIS P2B, the commission per order is 0.50€ and 0.20% min 0.02€ max 0.50€ respectively, in accordance with article 48 of Law 5167/2024.
	▪ Under SEPA specifications for credit to deposit account				
	- Up to Euro 15	Free of Charge	Free of Charge		
	- From Euro 15.01 up to 5,000	Fixed Charges	0.5 (Individuals, Professionals, Individual business)		Above the total daily amount of Euro 5,000, for the aforementioned categories, the following pricing per transaction applies.
	▪ IRIS Payments (P2B) for credit to deposit account Companies	0.20%	0.02	0.5	
	► For credit to deposit account Individuals - Companies				
	- Up to the equivalent of Euro 15	Free of Charge	Free of Charge		
	- From the equivalent of Euro 15.01 up to the equivalent of Euro 12,500	Fixed Charges	4		Collected irrespectively of currency and amount on condition that the charging option is "SHA".
	- From the equivalent of Euro 12,500.01 up to the equivalent of Euro 50,000	Fixed Charges	6		
	- Over the equivalent of Euro 50,000	Fixed Charges	10		
	► For credit to deposit account when transaction proceeds are related to "Alpha Exports Development".	Free of Charge	Free of Charge		
	► For credit to the "Alpha Smart Management" account.				50% discount for amounts over the equivalent of Euro 50,000
	- Up to the equivalent of Euro 50,000	Free of Charge	Free of Charge		
	► For credit to an Alpha 405 - US Dollar (USD) account from the US Government for the payment of a pension.	Fixed Charges	-		A commission of USD 5 is charged regardless of the amount.



SECTION A: FUND TRANSFERS

CODE	TYPE OF SERVICE	COMMISSION RATE	MINIMUM AMOUNT IN EURO	MAXIMUM AMOUNT IN EURO	NOTES	
	► IRIS Payments (P2B) for credit to deposit account Companies	0.20%	0.02	1		
	► IRIS Payments (P2P) for credit to deposit account Individuals	Free of Charge	Free of Charge			
3.2	► For cash payment	Fixed Charges	15			
3.3	Payment of incoming orders of the Civil Servants Welfare Fund (TPDY) to the beneficiary civil servants	0.10%	2.30			
3.4	Miscellaneous Investigations				Per request. Applied once in requests where the provided data are up to 10 pages. For every page thereon corresponding to the same request, Euro 1,00 is collected.	
	▪ Up to 3 months	Fixed Charges	40			
	▪ Older than 3 months	Fixed Charges	60			
4	ISSUANCE OF BANK CHEQUES IN EURO					
4.1	By debiting a deposit or investment account to his/her order.	0.15%	15	250		
4.2	By debiting a deposit or investment account to the order of a third party.	0.15%	15			
4.3	To the order of the Public Sector (e.g. Public Entities (NPDD), Public Fiscal Service (DOY), Customs), Bank of Greece, Social Security Foundation (IKA), Local Authorities (OTA), Self-Employed Workers Insurance Organisation (OAEE), Hellenic State Lotteries by order of lottery agents and vendors, for fulfillment of their obligations to the abovementioned organisations.	Free of Charge	Free of Charge			
5	PURCHASE OF CHEQUES IN EURO PAYABLE WITHIN GREECE					
5.1	Personal/Bank Cheque Alpha Bank	Free of Charge	Free of Charge			
5.2	Personal Cheque issued by another Greek bank					
	▪ Credit to a deposit or loan account	Free of Charge	Free of Charge		With value date for domestic personal cheques, the third working day.	
	▪ For cash payment only after the approval of the authorisation board responsible for the Client	0.30%	10			
5.3	Bank Cheque issued by another Greek bank					
	▪ Credit to a deposit or loan account	Free of Charge	Free of Charge		With value date for domestic bank cheques, the next working day.	
	▪ For cash payment only after the approval of the authorisation board responsible for the Client	0.30%	5			
	▪ For placement of the cheque's proceeds in term deposits in Euro, Repos, outright sale of securities, Mutual Fund units, Swaps, purchase of new Issues of Treasury Bills, Bonds and Greek Government Securities, Share Capital Increases (SCI) of the Bank and the Group Companies as well as import settlements.	Free of Charge	Free of Charge			



SECTION A: FUND TRANSFERS

CODE	TYPE OF SERVICE	COMMISSION RATE	MINIMUM AMOUNT IN EURO	MAXIMUM AMOUNT IN EURO	NOTES				
6	OTHER SERVICES FOR CHEQUES								
6.1	Cancellation of cheque issued by a Customer of the Bank	Fixed Charges	2.50		Per cheque.				
6.2	Stop payment on a cheque issued by a Customer of the Bank due to theft or loss	Fixed Charges	30		Per application.				
6.3	Cancellation of bank cheque issued by Alpha Bank	Fixed Charges	20						
6.4	Return of cheque to bearer (deposit account holder with the Bank)	Fixed Charges	15						
6.4.1	Sealing of bad cheque issued by another bank to the order of the bearer (Bank account holder)	Fixed Charges	20						
6.5	Announcement - notification to customers to cover bad cheques	Fixed Charges	20		Per cheque.				
6.6	Sealing of cheque drawn on accounts of Alpha Bank	Fixed Charges	15						
6.7	Provision of Cheque-Book				Per cheque form.				
▶ To a holder of the "Alpha Premier" account, by an order made:									
▪ Through the Branch		Fixed Charges	2						
▪ Through Digital Networks		Fixed Charges	1.20						
▶ To a holder of the "Alpha Payroll" account, the first cheque-book per year.		Free of Charge	-		All subsequent cheque-books are provided at a discount of 50% on the commissions of the "Alpha Premier" account. If the electronic payment of salary/pension in the account is discontinued for six consecutive months, the service will follow bank's current pricing for other accounts.				
▶ To a holder of the "Alpha Smart Management" account, the first cheque-book per calendar year		Free of Charge	-		- 35% discount on the commissions of "Other accounts" for all subsequent cheque-books issued upon order through the Branch or the Digital Networks is applicable. - The option of printout under the personal care of the Customer is not available.				
▶ To a holder of the "Alpha Double" account, the first cheque-book per calendar year		Free of Charge	-		All subsequent cheque-books are provided based on the commissions of the "Alpha Premier" account.				
▶ To holders of other accounts by order:									
▪ Through the Branch		Fixed Charges	2						
▪ Through Digital Networks		Fixed Charges	1.20						
▶ Printout under the personal care of the Customer		Fixed Charges	0.30						
7	PAYMENTS TO COMPANIES/ORGANISATIONS (concerns the Payer)								
7.1	Standing Payment Order	Free of Charge	Free of Charge						
▶ Fixed amount between deposit accounts kept with the Bank									
▶ Variable amount for credit to a loan account kept with the Bank									



SECTION A: FUND TRANSFERS

CODE	TYPE OF SERVICE	COMMISSION RATE	MINIMUM AMOUNT IN EURO	MAXIMUM AMOUNT IN EURO	NOTES
7.2	Direct Debit within the EU/EEA (standing order/SEPA Direct Debit)				As listed on the Appendix "Payments to companies/organisations". Standing orders through debit of the " Alpha Payroll " free of charge. If the electronic payment of salary/pension in the account is discontinued for six consecutive months, the service will follow bank's current pricing for other accounts.
	▶ Following an agreement of the Bank with the companies/organisations				
7.3	▶ Without an agreement of the Bank with the companies/organisations	Fixed Charges	0.30		In case of Imports, the Imports process is followed and an additional commission on the basis of the Price-list is collected. See Section G, Imports.
	Payments with a specific entry code				Detailed information on the payment methods and channels is available on the Appendix "Payments to companies/organisations". Payment of employers' contributions in favour of the Social Security Foundation carried out through the Branch during the last six calendar days of every month, is charged with a commission of 0.15% with a minimum of Euro 15 and a maximum of Euro 50.
	▶ Through the Branch				
	▪ Payment by debiting an account				
	▪ Payment by debiting a card				
	▪ Cash payment				
	▶ Through Digital Networks (myAlpha Web/myAlpha Mobile/myAlpha Phone)				
	▪ Payment by debiting an account				
	▪ Payment by debiting a card				
	▶ Through Automated Cash Transaction Centres (ACTCs) in cash				
	▶ Through ATMs by debiting an account				



SECTION A: FUND TRANSFERS

CODE	TYPE OF SERVICE	COMMISSION RATE	MINIMUM AMOUNT IN EURO	MAXIMUM AMOUNT IN EURO	NOTES
8	OBLIGATIONS PAYMENT SERVICES WITH FILE (for Legal Entities)				
8.1	Electronic Payrolls and intrabank payments	Free of Charge	Free of Charge		
8.1.1	Payment of Payroll or Supplier Payments through manual procedure at the Branch (per employee or per account credited)	Fixed Charges	1.5		
8.2	Through the <u>Electronic Payment Service</u> (Alpha Mass Payments) ▪ Per file				Pricing upon agreement.
9	PAYMENT COLLECTION SERVICES (Beneficiary being Legal Entity)				
9.1	With Direct Debit				Pricing upon agreement.
9.2	With Payment Orders ▪ Through the Branch ▪ Through Digital Networks (myAlpha Web/myAlpha Mobile/myAlpha Phone)				
9.3	With Cards				
9.4	With Cash Payment ▪ At the Automated Cash Transaction Centers (ACTCs) ▪ At the Cashiers' Desks of the Branch Network				
10	CASH MANAGEMENT				
10.1	ALPHA GLOBAL CASH MANAGEMENT Alpha Bank - Primary Bank				Pricing upon agreement.
10.2	Alpha Bank - Secondary Bank				Pricing upon agreement.
10.2.1	Cancellation or amendment of order	Fixed Charges	40		Additional Swift charges are not collected.
10.3	Issuance of daily statement through: ▶ SWIFT MT940 ▶ File in SWIFT MT940 format ▶ File under Bank specifications ▶ File SWIFT camt.053	Fixed Charges Fixed Charges Fixed Charges Fixed Charges	35 30 15 40		The charges are carried out on a monthly basis.
10.4	Service SWIFT FileAct ▶ Service subscription ▶ Per file ▶ Per payment order	Fixed Charges Fixed Charges	20		Collected on an annual basis. Pricing upon agreement.
11	ALPHA INSTANT DEPOSIT				Collected according to the charges of codes 2.1.2 and 2.2.2 of Section A and code 3.2 of Section G.
11.1	ALPHA INSTANT DEPOSIT Service				Pricing upon agreement.

**SECTION A: FUND TRANSFERS****GENERAL TERMS****A. EXECUTION OF PAYMENT ORDER AND VALUE DATES**

- Business Day:** The day on which the Bank or, in the case of payment services, any other payment service provider involved in the execution of a Payment Transaction, are under normal operation. In addition to national holidays and holidays of international payment systems, local holidays are not considered to be Working Days, as far as specific Bank branches are concerned.
- The date of receipt of a payment order is the date on which the Bank actually receives the payment order. Exceptions shall be made to cases of non-business day or subsequent to such time limit per day per trading network as determined by the Bank. In such cases, the date of receipt of a payment order is considered the next business day.
- The Bank undertakes the obligation to transfer the full amount of the order for payments to companies/organisations and generally encoded payments without any deduction or discount, by the end of the next business day following the date of receipt of the order, at the latest.

B. PAYMENT ORDERS TO AND FROM OTHER BANKS

- All payment orders to other banks in Euro or in Foreign Currency are forwarded through SWIFT. The value date is two (2) working days from the transaction date. The abovementioned value date can be differentiated on the following conditions:
 - In case the value date determined by the applicable payment system is different.
 - If the abovementioned dates include a currency holiday.
 - In case the "Urgent" payment order priority is selected.

- The incoming payment orders, regardless of the amount, are executed under the following value dates:
 - Incoming payment orders in Euro or other currencies of the European Union/EEA crediting accounts held:
 - (a) in the same currency the value date is **the value date of the payment order***.
 - (b) in a different currency the value date is **two (2) working days after the value date of the payment order**.
 - Incoming payment orders in currency outside the European Union/EEA crediting accounts in Euro or Foreign Currency the value date is **two (2) working days after the value date of the payment order**.

**In case the incoming payment order is received after 14:30, the Bank reserves the right to credit the account with the relevant amount with value date the next working day.*

- A transaction under SEPA specifications is defined as every online credit transfer, within the European Union, carried out only on the conditions mentioned below:
 - The destination country belongs to SEPA **
 - Existence of name and IBAN of the orderer
 - Existence of name and IBAN of the beneficiary
 - The currency of the payment is the Euro
 - No special instructions to be included
 - Only the charging option "SHA" (Share) can be used

*** The SEPA countries include:*

EURO19 (Eurozone): Belgium, Germany, Greece, Spain, France, Ireland, Italy, Latvia, Luxembourg, the Netherlands, Austria, Portugal, Finland, Slovenia, Cyprus, Malta, Estonia, Slovakia and Lithuania.

EU28: EURO19 plus Czech Republic, Denmark, Hungary, Poland, Sweden, Bulgaria, Romania, Croatia.

In addition, the following countries: United Kingdom, Iceland, Norway, Liechtenstein, Switzerland, Monaco, San Marino, Guernsey, Isle of Man, Andorra and Vatican City State, Republic of North Macedonia and Moldova.

Finally, the following areas (where the European legislation is applicable): Martinique, Guadeloupe, French Guiana, Reunion Island, Gibraltar, the Azores, Madeira, Canary Islands, Åland Islands, Mayotte, Saint Barthélemy, Saint Martin, Saint Pierre and Miquelon Islands.

- Commission on foreign exchange transactions:** In any case of foreign currency conversion (purchase or sale) related to the issuance or settlement of a payment order/bank cheque **in addition to** the applicable commission: **0.1% with a minimum amount of Euro 7 and a maximum amount of Euro 30** is collected.
- The Instant Transfers service, through DIAS Credit Transfer system, provides the ability of instant credits – in real time – to the beneficiary's account, for amounts up to EUR 50,000. The service is available on every calendar day of the year (including weekends and Bank holidays) on a 24 hour basis.
- Effective from 21.1.2025 for Digital Networks transactions from Individuals, Professionals and Individual businesses:
 - Up to total daily amount Euro 5,000 for payment orders to other banks «Under Sepa specifications» and «Under non-SEPA specifications in Euro with charging option "OUR" (within Greece only)», the commission per order is Euro 0.50 and Euro 0.50 as an additional charge respectively.
 - Up to total daily amount Euro 5,000 for payment orders from other banks under Sepa specifications and IRIS P2B, the commission per order is 0.50€ and 0.20% min 0.02€ max 0.50€ respectively.

C. CHEQUES IN EURO

- All the cheques in Euro payable to other banks of Greece are compulsorily deposited to deposit or loan accounts.



SECTION B: DEPOSITS

CODE	TYPE OF SERVICE	COMMISSION RATE	MINIMUM AMOUNT IN EURO	MAXIMUM AMOUNT IN EURO	NOTES
1	MAINTENANCE FEES FOR PAYMENT ACCOUNTS				
	► Monthly	Fixed Charges	5		Applies only to business accounts.
2	TRANSACTION CHARGES				
	For each <u>transaction</u> over:				
2.1	four (4) per month , accounts are charged as follows: ► Alpha 290 and Alpha 500 and Alpha Premier Farmers Account: ■ From 5 up to 500 transactions ■ Over 501 transactions				Regardless of average monthly balance.
2.2	twenty-nine (29) per month , accounts are charged as follows: ► Alpha Cash Management: ■ From 30 up to 500 transactions ■ Over 501 transactions ► Alpha Smart Management (regardless of the number of transactions)	Fixed Charges Fixed Charges	1 3	Free of Charge	Regardless of average monthly balance.

Exempted from Transaction Charges

No extra charges on transactions (credits or debits) to Alpha 290, Alpha 500, Alpha Cash Management and Alpha Smart Management accounts that:

- are carried out with cards issued by the Bank (e.g. Alpha Bank Enter Visa, Alpha Bank Bonus Visa, Alpha Bank Bonus MasterCard, Alpha Bank Bonus American Express etc.)
- are carried out through Digital Networks (e.g. myAlpha Web, myAlpha Mobile, myAlpha Phone, ATMs etc.)
- are related to standing orders
- are related to credit of interest to deposit accounts and to term deposits or debits with the income tax due
- are related to credit of payroll, if carried out through the Bank
- are related to a reversal entry of a transaction carried out at the Branch Cashiers' Desks as well as to the transaction linked with the reversal entry
- are related to the collection of safe deposit boxes rentals

No extra charges on transactions (credits or debits) to Client Funds Securing Deposit Account



SECTION B: DEPOSITS

GENERAL TERMS

A. Minimum limits for the opening of deposit accounts

▪ Alpha Premier	:	No minimum limit
▪ Alpha Savings	:	Euro 300
▪ Alpha 290	:	No minimum limit
▪ Alpha 500	:	No minimum limit
▪ Alpha Premier Farmers Account	:	No minimum limit
▪ Alpha Smart Management	:	No minimum limit
▪ Alpha Contractual Entrepreneurship	:	No minimum limit
▪ Agro-Carta	:	No minimum limit
▪ Alpha 1 2 3 Youth Line	:	No minimum limit
▪ Alpha Save Smart	:	No minimum limit
▪ Alpha Payroll	:	No minimum limit
▪ Client Funds Reception Deposit Account	:	No minimum limit
▪ Client Funds Securing Deposit Account	:	No minimum limit
▪ Term Deposits	:	Euro 5,000
▪ Term Deposits with certificates (minimum amount of security)	:	Euro 15,000

B. Value dates

1. Cash deposit in Euro at:
 - Individual's deposit account bears interest from the deposit date.
 - Interest bearing business account bears interest from the next working day.
2. Cash withdrawal terminates the interest bearing of the withdrawn amount on the day of the transaction.
3. The transfer of amounts from a deposit and/or loan account to another deposit and/or loan account is computed with value date the same day.
4. Upon a special agreement, if withdrawal is carried out from non-available balance, debit interest is calculated on the withdrawn amount with interest rate equal to the Minimum Lending Rate (MLR) plus the entire spread.
5. **Compounding Period:** Interest is calculated bi-annually and in particular on 30/6 and 31/12 of every year on the basis of a 360-day year, except for the Alpha Cash Management and Alpha Smart Management accounts for which interest is calculated every quarter and in particular on 31/3, 30/6, 30/9 and 31/12 of every year.
6. **Compounding Method:**
 - i. For the Alpha 1|2|3 for Children, Alpha 1|2|3 for Teenagers, Alpha 500, Alpha Cash Management, Alpha Smart Management, Alpha Contractual Entrepreneurship, Agro-Carta accounts, Alpha Premier Farmers Account the interest rate is tiered, and interest is calculated on the daily available balance at the relevant interest rate (which corresponds to the balance of the account) for the entire balance.
 - ii. For the Alpha Premier, Alpha Savings, Alpha Savings Plus (no longer available), Alpha Payroll, Alpha 1|2|3 for Young Adults and Alpha Save Smart accounts, the interest rate is calculated on the amount that corresponds to each scale with the applicable rate and interest is calculated based on the daily available balance.

Exceptions:
If the electronic payment of salary / pension in the accounts Alpha Payroll and Alpha Payroll Savings is discontinued for six consecutive months, interest is calculated by the current interest rates of the Alpha Savings account.

 - iii. For accounts Alpha 290 with an average daily six-month balance of less than Euro 3,000 interest is not computed, regardless of any credit interest rate agreed.
7. Tax (currently 15%) on the paid interest is deducted and submitted to the Greek State in accordance with the applicable legislation.
Alpha Bank participates in the HELLENIC DEPOSIT AND INVESTMENT GUARANTEE FUND in accordance with the provisions of Law 4370/2016.

Other notes

For all accounts where it is possible to make withdrawals by cheques paid at the Cashiers' Desks of the Branch (not via the Cheque Clearing Interbank Electronic System (DISSE) or via Clearing Houses with physical movement), the value date is the **same day**.



SECTION B: DEPOSITS

GENERAL TERMS

C. Full / Partial Early Withdrawal of Term Deposits

1. Simple Term Deposits (Negotiable)

In early full or partial withdrawal, the interest payable to the Customer is reduced equally to the cost of early withdrawal of the amount withdrawn.

The cost is calculated on the amount withdrawn with a discount rate **set to 2%** for the period remaining until the maturity of the term deposit.

Especially for term deposits with intermediate interest payments, if prior to the full or partial early withdrawal:

- part of the interest accrued on the simple term deposit has already been paid to the Client through previous interest payments and
- the cost of early withdrawal exceeds the accrued interest of the period that starts on the date of last interest payment and ends at the date of withdrawal,
the Client promptly returns the interest paid up to the amount equivalent to the cost of withdrawal.

In case of an early withdrawal on term deposits with intermediate interest payments, the next interest payment takes place at the maturity date of the term deposit.

In any case, the cost of early withdrawal should not exceed the accrued interest for the amount withdrawn.

The maximum number of partial early withdrawals allowed in simple term deposits is:

- up to three, for Term deposits in Euro
- up to two, for term deposits in foreign exchange.

2. “Alpha online Term Deposit” and “Alpha online Term Deposit with Bonus”

In early full withdrawal, the interest payable to the Customer is reduced equally to the cost of early withdrawal of the amount withdrawn.

The cost is calculated on the amount withdrawn with a discount rate **set to 2%** for the period remaining until the maturity of the term deposit.

If prior to the early withdrawal:

- part of the interest accrued has already been paid to the Client through previous interest payments and
- the cost of early withdrawal exceeds the accrued interest of the period that starts on the date of last interest payment and ends at the date of withdrawal,
the Client promptly returns the interest paid up to the amount equivalent to the cost of withdrawal.

In any case, the cost of early withdrawal should not exceed the accrued interest for the amount withdrawn.

3. “Alpha Term Deposit with Bonus”

In early full withdrawal of the term deposit:

- on the interest payment anniversary of the product **credit interest is paid in full to the Client with no reduction**.
- on a date other than the interest payment anniversary of the product, **credit interest of the current period is** reduced equally to the cost of early withdrawal of the amount withdrawn. The cost is calculated on the total amount withdrawn with a discount rate **set to 2%** for the period remaining until the maturity of the compounding period.

The cost of early withdrawal should not exceed the accrued interest for the current period.

4. “Alpha Monthly Progress” and “Alpha Life Term Deposit”

In early full withdrawal:

- on the interest payment anniversary of the product the **credit interest is paid in total to the Client with no reduction**.
- on a date other than the interest payment anniversary of the product, the interest payment for the period is omitted.



SECTION C: CLEAN DOMESTIC COLLECTIONS

CODE	TYPE OF SERVICE	COMMISSION RATE	MINIMUM AMOUNT IN EURO	MAXIMUM AMOUNT IN EURO	NOTES
1	CLEAN COLLECTIONS				
1.1	Bills of Exchange, Notes	0.75%	10		Up to 1-year maturity.
1.2	Extension of Maturity of Bill of Exchange/Note	Fixed Charges	8		
1.3	Return of unpaid Bill of Exchange/Note	Fixed Charges	10		
1.4	Collection through domestic correspondent bank	0.10%	6		Collected additionally to any applicable commissions.
2	COLLECTION FOR PLEDGE				
2.1	Regardless of expiry date (Cheques, Bills of Exchange, Notes)	0.70%	8		
2.2	Return of unpaid Cheque to the bearer (borne by the bearer)	Fixed Charges	15		
2.3	Return of unpaid Bill of Exchange/Note	Fixed Charges	15		
2.4	Fees for control of issuers for collections in pledge, per issuer or recipient	Fixed Charges	2		
3	OTHER SERVICES				
3.1	Electronic update (Maturity Index of Bills of Exchange)				The charges are carried out on a monthly basis.
	Copy of payments record (Maturity Index)				
	► Daily	Fixed Charges	55		
	► Weekly	Fixed Charges	45		
	► Monthly	Fixed Charges	35		



SECTION D: LETTERS OF GUARANTEE

CODE	TYPE OF SERVICE	COMMISSION RATE	MINIMUM AMOUNT IN EURO	MAXIMUM AMOUNT IN EURO	NOTES
1	IN EURO FOR DOMESTIC BENEFICIARIES				
1.1	Tender guarantees	0.50%	30		Per undivided quarter
1.2	Good performance, etc.	1.00%	45		Per undivided quarter
1.3	Advance payment guarantees, payment guarantees, custom duties guarantees (goods etc.)	1.25%	45		Per undivided quarter. For "Alpha Smart Management" account holders, 30% discount on the applicable charges.
1.4	10% retention letters of guarantee	1.25%	45		
2	IN EURO FOR BENEFICIARIES LOCATED ABROAD				
2.1	Tender guarantees	0.55%	30		Per undivided quarter
2.2	Good performance, etc.	1.05%	45		Per undivided quarter
2.3	Advance payment guarantees, payment guarantees, custom duties guarantees (goods etc.)	1.30%	45		Per undivided quarter. For "Alpha Smart Management" account holders, 30% discount on the applicable charges.
2.4	10% retention letters of guarantee	1.30%	45		
3	IN FOREIGN CURRENCY				
3.1	Tender guarantees	0.75%	45		Per undivided quarter
3.2	Good performance, etc.	1.25%	60		Per undivided quarter
3.3	Advance payment guarantees, goods payment guarantees etc.	1.45%	90		Per undivided quarter. For "Alpha Smart Management" account holders, 30% discount on the applicable charges.
4	PREQUALIFICATION LETTERS				
4.1	Letter of intent to issue tender guarantee or good performance guarantee	Fixed Charges	90		
5	LETTERS OF CREDITWORTHINESS				
	▪ Type A	Fixed Charges	220		
	▪ Type B	Fixed Charges	450		
6	AMENDMENT	Fixed Charges	30		
7	FORFEITURE	Fixed Charges	60		
8	ADVICE OF LETTER OF GUARANTEE OR STANDBY L/C WITHOUT OUR BANK'S ENGAGEMENT	Fixed Charges	40		
9	ADVICE/AMENDMENT OF LETTER OF GUARANTEE OR STANDBY L/C WITHOUT OUR BANK'S ENGAGEMENT	Fixed Charges	30		
10	ISSUANCE OF LETTER OF GUARANTEE GUARANTEED UNDER OTHER BANK'S COUNTERGUARANTEE	Pricing upon agreement			



SECTION E: FOREIGN EXCHANGE TRANSACTIONS

CODE	TYPE OF SERVICE	COMMISSION RATE	MINIMUM AMOUNT IN EURO	MAXIMUM AMOUNT IN EURO	NOTES
1	ISSUANCE OF BANK CHEQUES IN EURO OR FOREIGN CURRENCY PAYABLE ABROAD				
1.1	<ul style="list-style-type: none"> ▪ No supportive documents ▪ With supportive documents 	0.20% 0.25%	15 25		
1.2	Commission on foreign exchange transaction	0.10%	7	30	Collected additionally to the applicable commissions, for every foreign exchange transaction (sale or purchase) related to the issuance or settlement of payment order/bank cheque.
2	PURCHASE OF CHEQUES IN EURO OR IN FOREIGN CURRENCY PAYABLE ABROAD				
2.1	Issued by the Bank	Free of Charge	Free of Charge		
2.2	Issued by other banks in Greece or abroad <ul style="list-style-type: none"> ▪ Credit to a deposit account ▪ For placement of the cheque's proceeds in term deposits 	Fixed Charges Free of Charge	2 Free of Charge		Fees which may occur due to a cheque return shall be borne by the Customer. Free of charge for transactions related to " Alpha Exports Development ". Per item.
2.3	Cheques (Bank/Personal) in Euro or Foreign Currency drawn on banks abroad and sent for collection	0.25%	40		
2.4	Settlement of bank cheques in EURO issued by banks abroad drawn on accounts kept at the Bank.	0.10%	7	90	
3	PURCHASE OF TRAVELLER'S CHEQUES	Fixed Charges	2		Per item. The service is not available for TRAVELLER'S CHEQUES purchase in USD.
4	BANKNOTES				
4.1	Purchase/Sale of foreign banknotes - Up to Euro 500 - From Euro 500.01 up to Euro 2,500 - Over Euro 2,500	Fixed Charges Fixed Charges 0.50%	7 12		
4.2	Euro deposit to foreign currency accounts	Free of Charge	Free of Charge		Value date two (2) working days.
4.3	Deposit of foreign banknotes of EU countries to foreign currency accounts in the same or other currency	0.20%	2		The same day, for Foreign Banknotes of EU countries. Value date four (4) working days for Foreign Banknotes of non-EU countries.



SECTION E: FOREIGN EXCHANGE TRANSACTIONS

CODE	TYPE OF SERVICE	COMMISSION RATE	MINIMUM AMOUNT IN EURO	MAXIMUM AMOUNT IN EURO	NOTES
4.4	Deposit of foreign banknotes of non-EU countries to foreign currency accounts in the same or other currency	0.20%	2		<p>Value date four (4) working days.</p> <p>Deposit to a personal account "Alpha 405 in US Dollars" which has been opened for the payment of pensions by state organisations of the United States to beneficiaries residing in Greece, is free of charge.</p>
4.5	Foreign banknotes withdrawal from foreign currency accounts in the same or other currency	0.40%	10		<p>Withdrawal from a personal account "Alpha 405 in US Dollars" which has been opened for the payment of pensions by state organisations of the United States to beneficiaries residing in Greece, is free of charge.</p>
4.6	Euro withdrawal from foreign currency accounts	Free of Charge	Free of Charge		
5	PAYMENT OF CHEQUES ISSUED BY ALPHA BANK BY BANKS ABROAD				
5.1	- Up to Euro 5.000	Fixed Charges	25		
	- From Euro 5.000,01 up to Euro 50.000	0.25%	25	125	
	- Over Euro 50.000	0.30%	150	250	

GENERAL TERMS

1. Minimum amount for opening a deposit account in foreign currency: the equivalent amount of Euro 2,000.

2. Percentage Commision (ECART) on FX Spot Transactions

Equivalent amount of USD	Percentage Commision (ECART)
0 – 15,000	± 3.00%
15,000,01 – 30,000	± 0.70%
30,000,01 – 100,000	± 0.50%
100,000,01 – 300,000	± 0.30%



SECTION F: EXPORTS

CODE	TYPE OF SERVICE	COMMISSION RATE	MINIMUM AMOUNT IN EURO	MAXIMUM AMOUNT IN EURO	NOTES
1	COLLECTIONS				
1.1	Clean Collections (Cheques, Bills of Exchange, Promissory Notes)	0.25%	40		
1.2	Extension/Amendment of Collections	Fixed Charges	15		
1.3	Documentary Collections	0.40%	25		For transactions related to "Alpha Exports Development" 50% discount on the applicable charges.
1.4	Documentary collections free of payment	0.15%	20		
1.5	Collections returned unpaid	0.20%	15		
1.6	Payment order related to export with no reference to specific transaction - "Direct Payment"	0.07%	35		For order amount over the equivalent of Euro 50,000.
2	DOCUMENTARY LETTERS OF CREDIT				
2.1	Advice	0.10%	20		
2.2	Confirmation (per undivided quarter)	0.25%	35		The Confirmation Commission can be differentiated depending on the credit risk of the country or the bank.
2.3	Negotiation/Settlement	0.40%	35		
2.4	Cancellation	Fixed Charges	20		
2.5	Amendment	Fixed Charges	15		
2.6	Transfer to another beneficiary	0.20%	20		
2.7	Reimbursement Instructions	Fixed Charges	30		
2.8	Documents' pre-checking	Fixed Charges	40		It is collected whenever all Documents are presented for pre-checking.
3	OTHER SERVICES - CHARGES				
3.1	Forward foreign exchange transactions for Exports	0.10%	15		
3.2	Commission on foreign exchange transaction	0.10%	7	30	Collected additionally to the applicable commissions, for every foreign exchange transaction (sale or purchase) related to the issuance or settlement of payment order/bank cheque.
3.3	Forfeiture				
	▪ In Euro	Fixed Charges	50		
	▪ In Foreign Currency	Fixed Charges	60		
3.4	Courier Expenses for:				
	▪ European countries	Fixed Charges	25		
	▪ Non-European countries	Fixed Charges	35		
3.5	SWIFT Expenses				
	▪ Forwarding - Advising Letters of Credit to another bank	Fixed Charges	35		
	▪ Other messages	Fixed Charges	15		



SECTION G: IMPORTS

CODE	TYPE OF SERVICE	COMMISSION RATE	MINIMUM AMOUNT IN EURO	MAXIMUM AMOUNT IN EURO	NOTES
1	COLLECTIONS				Plus SWIFT expenses.
1.1	Settlement of Documentary Collections - Advance Payment:				
	▪ Through the Branches	0.45%	35		
	▪ Through Alpha Web International Trade	0.30%	25		
1.2	Payment of time Collections:				
	▪ Through the Branches	0.30%	20		
	▪ Through Alpha Web International Trade	0.20%	15		
1.3	Extension/Amendment of Collections	Fixed Charges	15		
2	DOCUMENTARY LETTERS OF CREDIT				Plus SWIFT expenses.
2.1	Issuance	0.30%	40		For "Alpha Smart Management" account holders, 30% discount on the applicable charges.
2.2	Confirmation (per undivided quarter)	0.20%	30		
2.3	Guarantee (per undivided quarter)	0.80%	45		
2.4	Negotiation/Settlement	0.45%	40		For "Alpha Smart Management" account holders, 30% discount on the applicable charges.
2.5	Payment of time Credit	0.30%	20		
2.6	Amendment	Fixed Charges	30		
2.7	Cancellation	Fixed Charges	30		
3	SIMPLE IMPORTS				Up to Euro 500,000
3.1	Through the Branch				
	▪ Settlement				
	▶ Under SEPA specifications				
	- Up to Euro 5,000	Fixed Charges	22		
	- From Euro 5,000.01 up to Euro 50,000	0.25%	30	125	
	- From Euro 50,000.01 up to Euro 500,000	0.45%	35		
	▶ Under non-SEPA specifications				
	- Up to Euro 5,000	Fixed Charges	30		
	- From Euro 5,000.01 up to Euro 50,000	0.25%	30	125	
	- From Euro 50,000.01 up to Euro 500,000	0.45%	35		



SECTION G: IMPORTS

CODE	TYPE OF SERVICE	COMMISSION RATE	MINIMUM AMOUNT IN EURO	MAXIMUM AMOUNT IN EURO	NOTES
3.2	Through myAlpha Web for Businesses and Alpha Mass Payments				<p>No additional SWIFT expenses</p> <p>Plus SWIFT expenses.</p> <p>No additional SWIFT expenses</p> <p>Plus SWIFT expenses.</p>
	▪ Settlement				
	▶ Under SEPA specifications				
	- Up to Euro 5,000	Fixed Charges	6		
	- From Euro 5,000.01 up to Euro 12,500	Fixed Charges	8		
	- From Euro 12,500.01 up to Euro 50,000	Fixed Charges	12		
	- From Euro 50,000.01 up to Euro 500,000	0.30%	100	500	
	▶ Under non-SEPA specifications				
	- Up to Euro 5,000	Fixed Charges	25		
	- From Euro 5,000.01 up to Euro 50,000	0.20%	25	100	
	- From Euro 50,000.01 up to Euro 500,000	0.30%	150	500	
4	OTHER SERVICES - EXPENSES				
4.1	Settlement of Imports through "SEPA Direct Debit"				No additional SWIFT expenses.
	▪ Through the Branch	0.45%	35		
	▪ Through Alpha Web International Trade	0.30%	25		
4.2	Swift expenses for:				
	▪ Through the Branch	Fixed Charges	19		
	▪ Through myAlpha Web for Businesses and Alpha Mass Payments	Fixed Charges	10		
	▪ Issuance of an L/C - L/G - SBLC	Fixed Charges	35		
	▪ Other messages	Fixed Charges	15		
4.3	Urgent payment order				Collected additionally to any applicable commissions.
	▪ Through the Branch	Fixed Charges	20		
	▪ Through myAlpha Web for Businesses and Alpha Mass Payments	Fixed Charges	10		
4.4	Payment order with charging option "OUR"				Collected additionally to any applicable commissions.
	▪ Through the Branch	0.15%	3	100	
	▪ Through myAlpha Web for Businesses and Alpha Mass Payments				
	- Up to Euro 12,500	Fixed Charges	10		
	- From Euro 12,500.01 up to Euro 50,000	Fixed Charges	20		
	- From Euro 50,000.01 up to Euro 100,000	Fixed Charges	45		
	- From Euro 100,000.01 up to Euro 500,000	Fixed Charges	60		
4.5	Cancellation or amendment of payment order	Fixed Charges	25		Plus SWIFT expenses.
4.6	Payment order of agent's commission to the Bank's Branches	Fixed Charges	5		
4.7	Forward foreign exchange transactions for imports	0.10%	15		
4.8	Commission on foreign exchange transaction	0.10%	7	30	Collected additionally to the applicable commissions, for every foreign exchange transaction (sale or purchase) related to the issuance or settlement of payment order/bank cheque.



SECTION H: INVESTMENT SERVICES – FINANCIAL INSTRUMENTS – SAFEKEEPING AND ADMINISTRATION OF FINANCIAL INSTRUMENTS – CUSTODY SERVICES FOR INSTITUTIONAL INVESTORS

CODE	TYPE OF SERVICE	COMMISSION RATE	MINIMUM AMOUNT IN EURO	MAXIMUM AMOUNT IN EURO	NOTES
1	UCITS (MUTUAL FUNDS AND SICAV)				
1.1	ALPHA ASSET MANAGEMENT M.F.M.C. – ALPHA MUTUAL FUNDS				
1.1.1	Subscription:				The Subscription Commission up to 1% to Fixed Income, Balanced, and Equity Alpha Mutual Funds, applies to Regular Subscriptions, carried out under the Program "Alpha Dimiourgo", based on Requests for Assignment of Regular Subscriptions activated from 1.2.2023. The Subscription Commission up to 0.25% to Money Market Alpha Mutual Funds, applies to Regular Subscriptions, carried out under the Program "Alpha Dimiourgo", based on Requests for Assignment of Regular Subscriptions activated from 1.3.2023.
	▪ Money Market Funds	0.25%			
	▪ Fixed Income Funds	1.00%			
	▪ Structured Funds	3.00%			
	▪ Balanced Funds	4.00%			
	▪ Equity Funds	1.00%			
1.1.2	Redemption:				The Redemption Commission does not apply to UCITS shares acquired through the Program "Alpha Dimiourgo". However, in case of consolidation of the relevant shares acquired through the Program "Alpha Dimiourgo", or transfer from one Investment Account to another one, the normal UCITS Subscription and Redemption Commissions apply. See Section H, General Terms, Terms 2 and 3
	▪ Money Market Funds	Free of Charge			
	▪ Fixed Income Funds	0.75%			
	▪ Structured Funds	2.00%			
	▪ Balanced Funds	2.00%			
	▪ Equity Funds	1.00%			
1.2	ALPHA ASSET MANAGEMENT M.F.M.C. - ALPHA (LUX) GLOBAL FUNDS				
1.2.1	Subscription:				See Section H, General Terms, Terms 2 and 3
	▪ Fixed Income Funds	0,75%			
	▪ Balanced Funds	2.50%			
1.2.2	Redemption:				See Section H, General Terms, Terms 2 and 3
	▪ Fixed Income Funds	As described in the Key Information Document			
	▪ Balanced Funds	Free of Charge			
	▪ Equity Funds				
1.3	MUTUAL FUNDS AND SICAV MANAGED BY FOREIGN ASSET MANAGEMENT COMPANIES				
1.3.1	Subscription:				See Section H, General Terms, Terms 2 and 3
	▪ Money Markets Funds	0.30%			
	▪ Fixed Income Funds	2.40%			
	▪ Balanced/Other Funds	3.80%			
	▪ Equity Funds	4.80%			



SECTION H: INVESTMENT SERVICES – FINANCIAL INSTRUMENTS – SAFEKEEPING AND ADMINISTRATION OF FINANCIAL INSTRUMENTS – CUSTODY SERVICES FOR INSTITUTIONAL INVESTORS

CODE	TYPE OF SERVICE	COMMISSION RATE	MINIMUM AMOUNT IN EURO	MAXIMUM AMOUNT IN EURO	NOTES	
1.3.2	Redemption: ▪ Money Markets Funds ▪ Fixed Income Funds ▪ Balanced/Other Funds ▪ Equity Funds	Free of Charge			See Section H, General Terms, Terms 2 and 3	
2	SECURITIES IN THE ATHENS EXCHANGE AND CYPRUS STOCK EXCHANGE					
2.1	Transaction value				See Section H, General Terms, Terms 4 and 5 Brokerage commission is calculated on an escalated basis for transactions up to Euro 45.000. For transactions exceeding Euro 45.000, brokerage commission is calculated by charging a flat 0.4% on the total transaction value.	
	- Up to Euro 6,000	1.00%	15			
	- From Euro 6,001 up to Euro 15,000	0.65%				
	- From Euro 15,001 up to Euro 45,000	0.50%				
	- Over Euro 45,000	0.40%				
2.2	Online transactions (ALPHA WEB TRADING, ALPHA MOBILE TRADING, ALPHA IVR TRADING)	0.35%	8		See Section H, General Terms, Terms 4 and 5	
3	BONDS					
3.1	Government Bonds Years to Maturity: ▪ 0 – 1 ▪ 1 – 3 ▪ 3 – 10 ▪ 10+	0.20% 0.35% 0.50% 0.65%			Purchase and sale commissions are valid for transactions in primary and secondary market. Greek Government Bonds and Treasury Bills are offered without subscription commission in the Primary Market. See Section H, General Terms, Term 6	
3.2	Corporate Bonds Years to Maturity: ▪ 0 – 1 ▪ 1 – 3 ▪ 3 – 10 ▪ 10+	0.30% 0.50% 0.65% 0.80%				



SECTION H: INVESTMENT SERVICES – FINANCIAL INSTRUMENTS – SAFEKEEPING AND ADMINISTRATION OF FINANCIAL INSTRUMENTS – CUSTODY SERVICES FOR INSTITUTIONAL INVESTORS

CODE	TYPE OF SERVICE	COMMISSION RATE	MINIMUM AMOUNT IN EURO	MAXIMUM AMOUNT IN EURO	NOTES
4	SAFEKEEPING AND ADMINISTRATION OF FINANCIAL INSTRUMENTS (INCLUDING CUSTODIANSHIP)				
4.1	Retail Clients not Institutional Investors (Individuals and Legal Entities)				
4.1.1	Mutual Funds managed by ALPHA ASSET MANAGEMENT M.F.M.C.	Free of Charge			
4.1.2	ALPHA LUX GLOBAL FUNDS managed by ALPHA ASSET MANAGEMENT M.F.M.C.	0.10%			Collected, plus VAT , each calendar quarter and calculated as a percentage on the average balance of the current value of the financial instrument.
4.1.3	Mutual Funds and SICAV managed by foreign asset management companies	0.10%			In case the total commission of Safekeeping and Administration of financial instrument (including Custodianship), before VAT, is lower than Euro 1, this commission is not payable.
4.1.4	Bonds with custodian other than the Bank of Greece	0.10%			
4.2	Safekeeping of securities in physical form (shares, bonds etc.)	0.40%	50		Plus VAT. See Section H, General Terms, Term 11
4.3	Safekeeping of securities in physical form for loan collateral or Letters of Guarantee	0.20%			Plus VAT.
4.4	Safekeeping of securities for participation in the General Meetings through deposit of shares in physical form	Fixed Charges	60		Plus VAT. After a lapse of three months following the deposit, a safekeeping commission of 0,40% is collected, of a minimum amount of Euro 50 per year. If the securities are deposited in advance for safekeeping, no commission is collected.
4.5	Transfer security outside the Group				
	▪ Bonds	Fixed Charges	100		Per title.
	▪ Shares of Undertakings for the Collective Investment of Transferable Securities (UCITS) and Shares of Mutual Funds (except the Group's Company Alpha Asset Management M.F.M.C.)	Fixed Charges	100		Per title.

SECTION H: INVESTMENT SERVICES – FINANCIAL INSTRUMENTS – SAFEKEEPING AND ADMINISTRATION
OF FINANCIAL INSTRUMENTS – CUSTODY SERVICES FOR INSTITUTIONAL INVESTORS

CODE	TYPE OF SERVICE	COMMISSION RATE	MINIMUM AMOUNT IN EURO	MAXIMUM AMOUNT IN EURO	NOTES
5	CUSTODY SERVICES FOR INSTITUTIONAL INVESTORS				
5.1	Mutual Funds Custody			Per case	Pricing upon agreement with the Investor.
5.2	Domestic Institutional Investors (Pension Funds – Insurance Companies – Assets Management Companies – Alternative Investments Funds ect)				Pricing upon agreement with the Investor.
5.2.1	Portfolio Custody	0.04%	300 Monthly		Plus VAT.
5.2.2	Settlement of Domestic Transactions				The commission rate depends on the Trade and Clearing Market.
5.2.3	Settlement of Foreign Transactions				
5.3	Foreign Institutional Investors				Pricing upon agreement with the Investor.
5.3.1	Safekeeping	0.04%	300 Monthly		
5.3.2	Transaction Settlement - Cancellation	Fixed Charges	30		Per transaction.
5.4	Corporate Actions - Dividend and Coupons collections	Free of Charge	Free of Charge		
5.5	Third-party charges (A.S.E., C.S.E. etc.)				In accordance to the applicable Price-list of the Entities.

**SECTION H: INVESTMENT SERVICES – FINANCIAL INSTRUMENTS – SAFEKEEPING AND ADMINISTRATION OF FINANCIAL INSTRUMENTS – CUSTODY SERVICES FOR INSTITUTIONAL INVESTORS****GENERAL TERMS**

1. Additional to the commissions mentioned above, all transactions on the financial instruments, are burdened with expenses imposed by the market they are executed accordingly.
2. With respect to the commissions and charges of UCITS (Mutual Funds and SICAV), the commissions and charges policy remains as it is described in the relevant factsheets.
3. The Bank receives inducements calculated as a percentage on the management fees of UCITS, for the provision of the financial service of reception and transmission of orders and investment advice on a non-independent basis. For the Bank, these inducements are related to the services it provides to shareholders regarding their investments on UCITS, as well as sub-custodian services on behalf of the managing company of the UCITS.

The inducements, are calculated as a percentage of the management fees according to: Inducement Amount = Agreed Percentage of Inducement % x management fees of UCITS.

The Inducements as a percentage of the management fee differ according to each UCITS, the type of shareclass, the investment category as well as the total assets under management of the UCITS and range from 0% to 65%.

4. Regarding custody commissions and charges for transactions in financial instruments traded on the Athens Exchange or Foreign Exchanges, the existing List of Fees and Expenses of Alpha Finance Investment Services applies, as indicated in www.alphafinance.gr.
5. Brokerage commissions paid by clients regarding transactions in financial instruments traded on the Athens Exchange (ATHEX) and the Cyprus Stock Exchange (CSE) (excluding Derivatives), either through the Alpha Bank Branch Network or through ALPHA WEB TRADING, ALPHA IVR TRADING and ALPHA MOBILE TRADING, services include costs and expenses charged by Alpha Bank as well as costs and expenses charged by Alpha Finance Investment Services S.A.
6. Regarding Bonds (complex / non complex):
 - Commissions are calculated on face value of the bond. Commissions apply to the category of "Retail Clients" according to MiFID II and are exhibited at their maximum values.
 - Commissions are valid for the sales/purchases of bonds of the G10 currencies (EUR, USD, GBP, CHF, AUD, CAD, SEK, NOK, JPY, NZD).The concept of complex bonds includes Structured Bonds and Securities available at special pricing through the Alpha Private Bank Market Areas and the Alpha Bank Gold Personal Banking Service of the Bank.
7. Ad hoc pricing is implemented on Bond transactions for Professional Clients and Eligible Counterparties.
8. Special segment - related Price Lists apply to the Private Banking and Alpha Bank Gold Personal Banking services, complementing the current terms.
9. Derivatives: Offered by specific Divisions of the Bank under ad hoc pricing.
10. On demand research/analysis: The specialized and ad hoc analysis/research is carried out through the Bank's certified analysts and priced on a case-by-case basis according to the specific conditions of each individual request.
11. Safekeeping commission for securities in physical form is calculated on face value and pre-collected:
 - (a) In case securities are deposited within the first six months (i.e. from January 1 to June 30), the safekeeping commission is calculated on a twelve months basis (i.e. from January 1 to December 31). In case Securities are deposited from July 1 to December 31, the safekeeping commission is calculated on a six-months basis (i.e. from July 1st to December 31st). At the end of the six-months period, the safekeeping commission is calculated on a twelve months basis for the following years. The depositor is not entitled to receive proportional return of commissions in case securities are withdrawal before the year end.
 - (b) The calculation of the commission for the renewal periods is based on the face value of the securities on the day exactly preceding the beginning of the following period, for which pre-collection takes place.



SECTION I: FINANCING

CODE	TYPE OF SERVICE	EXPENSES/ FEES	MINIMUM AMOUNT IN EURO	MAXIMUM AMOUNT IN EURO	NOTES
1	ASSIGNMENT OF RIGHTS UNDER LOAN AGREEMENTS AND CERTIFICATIONS				
1.1	For certifications and loan agreements:				
	▪ Up to Euro 100,000	0.30%			Collected upon collection of certifications or payment orders.
	▪ Over Euro 100,000	0.20%			
2	CHARGES FOR LOANS				
2.1	Charges for long-term financings in Euro and Foreign Currency				
	▪ Up to Euro 50,000	Fixed Charges	400		Lump sum payment upon signature of the relevant loan agreement (new contract) or upon disbursement.
	▪ From Euro 50,000.01 up to Euro 150,000	Fixed Charges	500		
	▪ From Euro 150,000.01 up to Euro 500,000	Fixed Charges	800		
	▪ From Euro 500,000.01 up to Euro 1,000,000	Fixed Charges	1,200		
2.2	Charges for short-term financings in Euro and Foreign Currency on the applicable approved limits and LGs.(Original Approval, Renewal, Increase)				
	▪ Up to Euro 20,000	Fixed Charges	300		Collected once per year in case of original approval or renewal of limits.
	▪ From Euro 20,000.01 up to Euro 50,000	Fixed Charges	400		In case of increase of limits, the charges are collected on the difference amount.
	▪ From Euro 50,000.01 up to Euro 100,000	Fixed Charges	450		
	▪ From Euro 100,000.01 up to Euro 500,000	Fixed Charges	700		Also applies to the product Alpha Easy Business.
	▪ From Euro 500,000.01 up to Euro 1,000,000	Fixed Charges	1,200		
3	INVESTMENT PROGRAMMES				
3.1	JEREMIE – Co-financed Loans				No longer available.
	Contract Amendment Fee	Fixed Charges	150		
	Assessment / Certification charges	Fixed Charges	150		
3.2	INNOVFIN SME GUARANTEE FACILITY				No longer available.
	Up to 100,000	Fixed Charges	350		
	From Euro 100,000.01 up to Euro 200,000	Fixed Charges	400		Lump sum payment upon signature of the relevant loan agreement.
	From Euro 200,000.01 up to Euro 500,000	Fixed Charges	600		
	From Euro 500,000.01 up to Euro 1,000,000	Fixed Charges	900		
	Over Euro 1,000,000.01	Fixed Charges	1,500		
3.3	COSME LGF/DIRECT GUARANTEE				No longer available.
	Up to Euro 50,000	Fixed Charges	250		
	From Euro 50,000.01 up to Euro 100,000	Fixed Charges	350		Lump sum payment upon signature of the relevant loan agreement and once per year in case of renewal of limits in the case of credit line.
	From Euro 100,000.01 up to Euro 150,000	Fixed Charges	450		
	Over Euro 150,000.01	Fixed Charges	600		
3.4	COSME Covid-19 Sub-window				No longer available.
	Up to Euro 50,000	Fixed Charges	250		
	From Euro 50,000.01 up to Euro 100,000	Fixed Charges	350		Lump sum payment upon signature of the relevant loan agreement and once per year in case of renewal of limits in the case of credit line.
	From Euro 100,000.01 up to Euro 150,000	Fixed Charges	450		



SECTION I: FINANCING

CODE	TYPE OF SERVICE	EXPENSES/ FEES	MINIMUM AMOUNT IN EURO	MAXIMUM AMOUNT IN EURO	NOTES
3.5	H.D.B. S.A. ¹				
	▪ Action" BUSINESS FINANCING- ENTREPRENEURSHIP FUND II"	0.50%	100	4,000	No longer available. Lump sum payment upon loan disbursement.
	▪ «BUSINESS GUARANTEE FUND COVID-19»	Fixed Charges			No longer available. Lump sum payment upon loan disbursement according to the Charges for long-term financings in Euro, code 2.1
	▪ «BUSINESS GUARANTEE FUND COVID-19» FOR MICRO ENTERPRISES				No longer available.
	▪ Up to Euro 25,000	Fixed Charges	250		Lump sum payment upon loan disbursement.
	▪ From Euro 25,000.01 up to Euro 50,000	Fixed Charges	400		
	▪ From Euro 50,000.01 up to Euro 150,000	Fixed Charges	500		
	▪ From Euro 150,000.01 up to Euro 250,000	Fixed Charges	800		
	▪ Action «TADYM - COVID19 – Small and Micro Enterprises»	0.50%			No longer available. Lump sum payment upon disbursement.
	▪ "GUARANTEE FUND HDB - TMEDE" For Small and Medium Sized Enterprises - Engineers and Public Works Contractors				Lump sum payment upon disbursement.
	▪ Up to Euro 50,000	Fixed Charges	400		
	▪ From Euro 50,000.01 up to Euro 100,000	Fixed Charges	500		
	▪ From Euro 100,000.01 up to Euro 150,000	Fixed Charges	650		
	▪ From Euro 150,000.01 up to Euro 400,000	Fixed Charges	800		
	▪ «INNOVATION GUARANTEE FUND» For Innovative Small and Medium Sized Enterprises	0.50%		1,200	Lump sum payment upon loan disbursement
	▪ «Business Growth Fund» co-financing Loans for Small and Medium Sized Enterprises <ul style="list-style-type: none"> ▪ Digitalization co-financing Loans ▪ Green co-financing Loans ▪ Liquidity co-financing Loans 				Lump sum payment upon signature or first disbursement of the relevant loan agreement.
	- Up to Euro 50,000	Fixed Charges	400		
	- From Euro 50,000.01 up to Euro 150,000	Fixed Charges	500		
	- From Euro 150,000.01 up to Euro 500,000	Fixed Charges	800		
	- From Euro 500,000.01 up to Euro 1,000,000	Fixed Charges	1,200		
	- Over Euro 1,000,000.01	Fixed Charges	3,000		
	▪ "Loan Fund - Entrepreneurship Fund III" <ul style="list-style-type: none"> ▪ Sub-Programme 1 - Investment Subsidized Co Financing Loans (Actions 1.1 – 1.2) ▪ Sub-Programme 2 – Working Capital Subsidized Co Financing Loans (Action 2.1) 				
	- Up to Euro 50,000	Fixed Charges	400		
	- From Euro 50,000.01 up to Euro 150,000	Fixed Charges	500		
	- From Euro 150,000.01 up to Euro 500,000	Fixed Charges	800		
	- From Euro 500,000.01 up to Euro 1,000,000	Fixed Charges	1,200		
	- Over Euro 1,000,000.01	Fixed Charges	3,000		

¹ H.D.B. S.A.: Hellenic Development Bank



SECTION I: FINANCING

CODE	TYPE OF SERVICE	EXPENSES/ FEES	MINIMUM AMOUNT IN EURO	MAXIMUM AMOUNT IN EURO	NOTES
	▪ "Guarantee Fund Entrepreneurship Fund III" <ul style="list-style-type: none"> ▪ Sub-fund "General Entrepreneurship" for Small and Medium sized Enterprises ▪ Sub-fund "Entrepreneurship of New Established Enterprises" for Small and Micro Enterprises 				
	▪ Revolving Credit Lines	Fixed Charges			Lump sum payment upon signature or disbursement of the relevant loan agreement, according to the charges for long-term financings in Euro, code 2.1.
	▪ Revolving Credit Lines	Fixed Charges			Collected once per year in case of original approval or renewal of limits, or conversion to loan with regular maturity, according to the charges for short-term financings in Euro on the applicable approved limits and LGs (Original Approval, Renewal, Increase), code 2.2.
	▪ «Development Law Financial Instrument Guarantee Fund» (DeLFI GF) for Small and Medium Sized Enterprises with approved Business Plan in the Development Law 4887/2022 <ul style="list-style-type: none"> - From Euro 50,000 up to Euro 150,000 - From Euro 150,000.01 up to Euro 500,000 - From Euro 500,000.01 up to Euro 1,000,000 - Over Euro 1,000,000.01 				
	- From Euro 50,000 up to Euro 150,000	Fixed Charges	750		Lump sum payment upon signature or first disbursement of the relevant loan agreement.
	- From Euro 150,000.01 up to Euro 500,000	Fixed Charges	1,500		
	- From Euro 500,000.01 up to Euro 1,000,000	Fixed Charges	2,000		
	- Over Euro 1,000,000.01	Fixed Charges	3,000		
	▪ "Just Transition Development Loan Fund" Working Capital and Investment Subsidized Co Financing Loans <ul style="list-style-type: none"> - Up to Euro 50,000 - From Euro 50,000.01 up to Euro 150,000 - From Euro 150,000.01 up to Euro 500,000 				Lump sum payment upon signature or first disbursement of the relevant loan agreement.
	- Up to Euro 50,000	Fixed Charges	400		
	- From Euro 50,000.01 up to Euro 150,000	Fixed Charges	500		
	▪ "Investment Loans Guarantee Fund for Just Transition Development" <ul style="list-style-type: none"> - From Euro 10,000 up to Euro 50,000 - From Euro 50,000.01 up to Euro 150,000 - From Euro 150,000.01 up to Euro 500,000 - From Euro 500,000.01 up to Euro 1,000,000 - Over Euro 1,000,000.01 			Lump sum payment upon signature or disbursement of the relevant loan agreement. The expenses are according to the charges for long-term financings code 2.1.and are updated accordingly.	
	- From Euro 10,000 up to Euro 50,000	Fixed Charges	400		
	- From Euro 50,000.01 up to Euro 150,000	Fixed Charges	500		
	- From Euro 150,000.01 up to Euro 500,000	Fixed Charges	800		
	- From Euro 500,000.01 up to Euro 1,000,000	Fixed Charges	1,200		
	- Over Euro 1,000,000.01	Fixed Charges	3,000		
	▪ "Natural Disasters Recovery Microloan Fund" <ul style="list-style-type: none"> - Up to Euro 25,000 				Lump sum payment upon signature or first disbursement of the relevant loan agreement.
	- Up to Euro 25,000	Fixed Charges	250		
3.6	EaSI MICROFINANCE				No longer available.
	▪ Investment and Expansions Loans	Fixed Charges	250		Lump sum payment upon signature of the relevant loan agreement.
	▪ Revolving Credit Lines	Fixed Charges	250		Collected once per year in case of original approval or renewal of limits. In case of increase of limits it is not charged again.



SECTION I: FINANCING

CODE	TYPE OF SERVICE	EXPENSES/ FEES	MINIMUM AMOUNT IN EURO	MAXIMUM AMOUNT IN EURO	NOTES
3.7	PAN EUROPEAN GUARANTEE FUND - EGF				No longer available.
	▪ Investment and Expansions Loans	Fixed Charges			Lump sum payment upon signature or disbursement of the relevant loan agreement, according to the charges for long-term financings in Euro, code 2.1.
	▪ Revolving Credit Lines	Fixed Charges			Collected once per year in case of original approval or renewal of limits, according to the charges for short-term financings in Euro on the applicable approved limits and LGs (Original Approval, Renewal, Increase), code 2.2. In case of increase of limits, the charges are collected on the difference amount.
3.8	INVEST EU FUND				
	Investment and Expansions Loans	Fixed Charges			Lump sum payment upon signature or disbursement of the relevant loan agreement, according to the charges for long-term financings in Euro, code 2.1.
	Revolving Credit Lines	Fixed Charges			Collected once per year in case of original approval or renewal of limits, according to the charges for short-term financings in Euro on the applicable approved limits and LGs (Original Approval, Renewal, Increase), code 2.2. In case of increase of limits, the charges are collected on the difference amount.
4	ALPHA IN BUSINESS				
4.1	Alpha Business Line of Credit				No longer available.
	▪ Annual Fee for Reassessment of Limit Renewal	Fixed Charges	100		Paid once per year.
4.2	Alpha Cash Management				No longer available.
	▪ One-off Loan Application Assessment Fee				
	▪ Up to Euro 20,000	Fixed Charges	400		
	▪ From Euro 20,000.01 up to Euro 50,000	Fixed Charges	500		Lump sum payment upon approval.
	▪ From Euro 50,000.01 up to Euro 100,000	Fixed Charges	600		
	▪ From Euro 100,000.01 up to Euro 1,000,000	Fixed Charges	700		
	▪ Annual fee for Reassessment of Limit Renewal				
	▪ Up to Euro 20,000	Fixed Charges	200		
	▪ From Euro 20,000.01 up to Euro 50,000	Fixed Charges	300		Paid once per year.
	▪ From Euro 50,000.01 up to Euro 100,000	Fixed Charges	400		
	▪ From Euro 100,000.01 up to Euro 1,000,000	Fixed Charges	500		
	Transaction Charges: For each transaction over twenty-nine (29) per month, the following charges are applicable:				
4.2.1	▪ From 30 up to 500 transactions	Fixed Charges	1		
	▪ Over 501 transactions	Fixed Charges	3		
4.3	Alpha Smart Management				
	▪ One-off Loan Application Assessment Fee	Fixed Charges	200		Lump sum payment upon approval.
	▪ Annual Fee for Reassessment of Limit Renewal	Fixed Charges	150		Paid once per year.
4.3.1	Transaction Fees (regardless of number)	Free of Charge	Free of Charge		



SECTION I: FINANCING

CODE	TYPE OF SERVICE	EXPENSES/ FEES	MINIMUM AMOUNT IN EURO	MAXIMUM AMOUNT IN EURO	NOTES
4.4	Alpha Liquidity POS	Fixed Charges			Collected once per year in case of original approval or renewal of limits, according to the charges for short-term financings in Euro on the applicable approved limits and LGs (Original Approval, Renewal, Increase), code 2.2. In case of increase of limits, the charges are collected on the difference amount.
4.5	Alpha Development ▪ One-off Loan Application Assessment Fee ▪ Up to Euro 50,000 ▪ From Euro 50,000.01 up to Euro 150,000 ▪ From Euro 150,000.01 up to Euro 500,000 ▪ From Euro 500,000.01 up to Euro 1,000,000	Fixed Charges Fixed Charges Fixed Charges Fixed Charges	400 500 800 1,200		Lump sum payment upon loan disbursement.
4.6	Alpha Equipment ▪ One-off Loan Application Assessment Fee ▪ Up to Euro 30,000 ▪ From Euro 30,000.01 up to Euro 80,000 ▪ From Euro 80,000.01 up to Euro 150,000 ▪ Over Euro 150,000	Fixed Charges Fixed Charges Fixed Charges Fixed Charges	300 800 1,000 1,500		Lump sum payment upon loan disbursement.
4.7	Alpha Commercial Mortgage ▪ One-off Loan Application Assessment Fee ▪ From Euro 10,000 up to Euro 50,000 ▪ From Euro 50,000.01 up to Euro 150,000 ▪ From Euro 150,000.01 up to Euro 500,000 ▪ From Euro 500,000.01 up to Euro 1,000,000 ▪ One-off Extension or Reduction of Loan Tenor Assessment Fee	Fixed Charges Fixed Charges Fixed Charges Fixed Charges Fixed Charges	500 750 1,500 2,000 150		Fees for lawyers' court appearance and for mortgage prenotation as applicable shall be borne by the borrower.
4.8	Alpha Exports Development ▪ One-off Loan Application Assessment Fee ▪ Up to Euro 100,000 ▪ From Euro 100,000.01 up to Euro 300,000 ▪ From Euro 300,000.01 up to Euro 1,000,000	Fixed Charges Fixed Charges Fixed Charges	150 300 500		Lump sum payment upon loan disbursement.
4.9	One-off Loan Application Assessment Fee (sectoral products): ▪ Alpha Photovoltaic ▪ Up to Euro 150,000 ▪ From Euro 150,000.01 up to Euro 300,000 ▪ Over Euro 300,000 ▪ Alpha Green Solutions - Eco Business ▪ Up to Euro 50,000 ▪ From Euro 50,000.01 up to Euro 150,000 ▪ Over Euro 150,000	Fixed Charges Fixed Charges Fixed Charges Fixed Charges Fixed Charges Fixed Charges Fixed Charges Fixed Charges	2,000 3,000 3,500 400 600 800		Lump sum payment upon loan disbursement.
4.10	“Easy Business” open business loan ▪ Annual Fee for Reassessment of Limit Renewal - From Euro 3,000 up to Euro 10,000 - From Euro 10,000.01 up to Euro 30,000 - From Euro 30,000.01 up to Euro 100,000	Fixed Charges Fixed Charges Fixed Charges	250 300 350		No longer available. Paid once per year.



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CODE	TYPE OF SERVICE	EXPENSES/ FEES	MINIMUM AMOUNT IN EURO	MAXIMUM AMOUNT IN EURO	NOTES
4.11	"Easy Plan" business loan				No longer available.
	▪ Annual Fee for Reassessment of Limit Renewal				Paid once per year.
	- From Euro 3,000 up to Euro 10,000	Fixed Charges	100		
	- From Euro 10,000.01 up to Euro 30,000	Fixed Charges	300		
4.12	Alpha Open Horizon	Fixed Charges	350		Collected once per year in case of original approval or renewal of limits, according to the charges for short-term financings in Euro on the applicable approved limits and LGs (Original Approval, Renewal, Increase), code 2.2.
					In case of increase of limits, the charges are collected on the different amount.
4.13	Alpha Pre-Schooling Social Loan				Available exclusively to members of the Panhellenic Federation of Private Nursery Schools (P.O.S.I.P.S.).
	- Up to Euro 20,000	Fixed Charges	200		Lump sum payment upon loan disbursement.
	- From Euro 20,000.01 to Euro 100,000	Fixed Charges	400		
	- From Euro 100,000.01 to Euro 150,000	Fixed Charges	600		
5	Alpha Agricultural Entrepreneurship				
5.1	Flexible Contractual Entrepreneurship Programs				
	▪ One-off Application Assessment Fee	Fixed Charges	50		Lump sum, upon activation of loan contract.
5.2	Agro-Carta				
	▪ One-off Application Assessment Fee	Free of Charge	Free of Charge		
6	CHARGES FOR EXTENSION OF LOANS IN FOREIGN CURRENCY ON THE CAPITAL EXTENDED (For non-Eurozone Currencies)	0.30%			
7	INACTIVITY COMMISSION (Over non-withdrawn amounts for loans within six months from their approval)	0.50%	60		Except for non-withdrawn amounts for all cases with grace period until its expiry date.
8	LETTERS OF CREDITWORTHINESS				
	▪ Type A	Fixed Charges	220		If disbursement takes place, the commission will be offset against the Loan Application Assessment Fee
	▪ Type B	Fixed Charges	450		
	▪ Lending Approval Letter	Fixed Charges	250		
	▪ Letter of Intent	Fixed Charges	200		
9	CHARGES FOR LEGAL - TECHNICAL EXAMINATION OF TITLES				- Charges for titles examination Land Registry or Land Office for registration of mortgage prenotation, service of pledge agreement, lawyer's court appearance for mortgage prenotation, as applicable by the relevant Bar Associations, application for, summary and issuance of certificates shall be borne by the borrower. - Charges for technical examination and certifications/reports on the progress of works shall be borne by the borrower.



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CODE	TYPE OF SERVICE	EXPENSES/ FEES	MINIMUM AMOUNT IN EURO	MAXIMUM AMOUNT IN EURO	NOTES
10	ALPHA HOUSING LOANS				
10.1	▪ One-off Loan Application Assessment Fee	Fixed Charges	430		
10.2	Alpha Cash Collateral and Alpha Home Renovation ▪ One-off Loan Application Assessment Fee	Fixed Charges	350		Code 10.1, 10.2: Collected on the date of first or one-off disbursement of the loan. The fee is independent of the tenor and amount of the loan and related to the borrower's credit assessment, initial assessment of the property value, the final approval and disbursement (minimum charges for collateral monitoring).
10.3	State Programme "My Home" and "My Home II" ▪ One-off Loan Application Assessment Fee	Free of Charge	Free of Charge		
10.4	State Programme "Upgrade My Home" ▪ One-off Loan Application Assessment Fee	Free of Charge	Free of Charge		
10.5	State Programmes "Exoikonomo 2021" and "Exoikonomo 2023" and "Exoikonomo-Anakainizo for youth" and "Exoikonomo 2025" ▪ One-off Loan Application Assessment Fee	Free of Charge	Free of Charge		
10.6	Title and Technical Inspection Fees	Fixed Charges	420		Code 10.6: For cases with mortgage prenotation. The fee is non-refundable, and it is collected per examined property before the respective inspections are carried out.
10.7	Title Inspection Fee	Fixed Charges	49.60		
10.8	Building Works Progress Report	Fixed Charges	120 (Per Order)		
10.9	Fees for Release of Mortgage Prenotation - Release of Mortgage	Fixed Charges	50 (Per Release)		
11	APPLICATION ASSESSMENT FEE FOR EXISTING HOUSING LOAN				Code 10.7: For cases without mortgage prenotation. The fee is non-refundable, and it is collected per examined property before the respective inspections are carried out.
11.1	▪ Modification of Loan Repayment Period	Fixed Charges	150		
11.2	▪ Change of Housing Loan Programme/ Change of interest rate on the same product ▪ Change of collaterals/parties involved ▪ Partial release of Mortgage Prenotation	Fixed Charges	200		
11.3	▪ One monthly payment deferral per annum	Free of Charge	Free of Charge		
11.4	▪ Application assessment for the "Payment Adjustment Plan" ▪ Grace period during loan servicing	Fixed Charges	50		GENERAL TERMS: Charges for Land Registry or Land Office for registration, modification or release of the mortgage prenotation, service of pledge agreement, lawyer's court appearance, application for, summary and issuance of certificates shall be borne by the borrower.
11.5	▪ Letter of intent for release of Mortgage Prenotation ▪ Reissue of copies of contracts	Fixed Charges	20		
12	CONSUMER LOANS				
12.1	Educational Loan ▪ Application Processing Fees	Fixed Charges	180		The product is available through Branch Network and e-banking. Collected one-off upon loan disbursement.
12.2	Alpha Green Solutions ▪ Application Processing Fees	Fixed Charges	120		The product is available through Branch Network and e-banking. Collected one-off upon loan disbursement.
12.3	Consumer Loans through Merchants	Fixed Charges	4.5	360	Collected one-off upon loan disbursement or allocated in installments. The amount depends on the agreement with each partner.
13	PERSONAL LOANS				
13.1	Alpha Metron Ariston ▪ Application Processing Fees	Fixed Charges	180		The product is available through Branch Network and e-banking. Collected one-off upon loan disbursement.
13.2	Alpha Metron Ariston with cash collateral	Fixed Charges	250		Collected one-off upon loan disbursement. Charges of service of pledge agreement shall be borne by the borrower.



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CODE	TYPE OF SERVICE	EXPENSES/ FEES	MINIMUM AMOUNT IN EURO	MAXIMUM AMOUNT IN EURO	NOTES
13.3	Alpha Metron Ariston with mortgage prenotation ▪ Application Processing Fees	Fixed Charges	250		<p>Collected one-off upon loan disbursement.</p> <p>Also, collected charges for Title and Technical Inspection Fees as of Alpha Housing Loans (Code 10.5).</p> <p>GENERAL TERMS: Charges for Land Registry or Land Office for registration, modification or release of the mortgage prenotation, lawyer's court appearance, application for, summary and issuance of certificates shall be borne by the borrower.</p>
13.4	Alpha Metron Ariston for pay roll customers ▪ Application Processing Fees	Fixed Charges	90		<p>The product is available through Branch Network and e-banking</p> <p>Collected one-off upon loan disbursement.</p>
13.5	Alpha Metron Ariston for customers with mortgage loan ▪ Application Processing Fees	Free of charge	Free of charge		The product is available to customers who receive final approval for a mortgage loan.
13.6	myAlpha Quick Loan ▪ Application Processing Fees	Fixed Charges	70		<p>Product is available through e-banking and partner websites.</p> <p>Collected one-off upon loan disbursement (e-banking) or allocated in installments (partner websites.)</p>
13.7	myAlpha Quick Loan for payroll Customers ▪ Application Processing Fees	Fixed Charges	70		
13.8	Alpha All in 1 ▪ Application Processing Fees	Fixed Charges	180		Collected one-off upon loan disbursement.
13.9	Alpha All in 1 with mortgage prenotation ▪ Application Processing Fees	Fixed Charges	250		<p>Collected one-off upon loan disbursement.</p> <p>Also, collected charges for Title and Technical Inspection Fees as of Alpha Housing Loans (Code 10.5).</p> <p>GENERAL TERMS: Charges for Land Registry or Land Office for registration, modification or release of the mortgage prenotation, lawyer's court appearance, application for, summary and issuance of certificates shall be borne by the borrower.</p>
13.10	Alpha Epipleon ▪ Annual Subscription	Free of Charge	Free of Charge		
13.11	Alpha Epilogi ▪ Annual Subscription	Fixed Charges	80		Collected every year
13.12	Alpha House Expenses Consumer Loan ▪ Annual Subscription	Fixed Charges	40		Collected every year
13.13	Open Credit ▪ Annual Subscription	Fixed Charges	120		Collected every year.



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CODE	TYPE OF SERVICE	EXPENSES/ FEES	MINIMUM AMOUNT IN EURO	MAXIMUM AMOUNT IN EURO	NOTES
14	CARDS				
14.1	Cards annual fee				
14.1.1	Platinum Bonus Mastercard	Fixed Charges	80		Up to 2 additional cards: Free of charge.
14.1.2	Alpha Bank Bonus Visa Gold	Fixed Charges	50		Up to 2 additional cards: Free of charge.
14.1.3	Alpha Bank Bonus Mastercard Gold	Fixed Charges	50		Up to 2 additional cards: Free of charge.
14.1.4	Alpha Bank Bonus Visa	Fixed Charges	30		Up to 2 additional cards: Free of charge.
14.1.5	Alpha Bank Bonus Mastercard	Fixed Charges	30		Up to 2 additional cards: Free of charge.
14.1.6	Aegean Bonus Visa Premium	Fixed Charges	80		Up to 2 additional cards: Free of charge.
14.1.7	Aegean Bonus Visa	Fixed Charges	40		Up to 2 additional cards: Free of charge.
14.1.8	Vodafone Bonus Visa	Fixed Charges	24		Up to 2 additional cards: Free of charge.
14.1.9	Vodafone Bonus Mastercard	Fixed Charges	30		Up to 2 additional cards: Free of charge.
14.1.10	Affinity Mastercard	Fixed Charges	30		Up to 2 additional cards: Free of charge.
14.1.11	Energy Mastercard	Fixed Charges	30		Up to 2 additional cards: Free of charge.
14.1.12	Classic Luxury Card Kalogirou Bonus Mastercard	Fixed Charges	30		Up to 2 additional cards: Free of charge.
14.1.13	Premium Luxury Card Kalogirou Bonus Mastercard.	Fixed Charges	50		Up to 2 additional cards: Free of charge.
14.1.14	Alpha Bank Visa Business: Alpha Bank Visa Business Gold ▪ 1 to 3 cards ▪ 4 cards and over	Fixed Charges Fixed Charges	50 35		
	Alpha Bank Visa Business Silver ▪ 1 to 3 cards ▪ 4 cards and over	Fixed Charges Fixed Charges	35 25		
14.1.15	Bizpay prepaid Visa Business Joining fees (first issuance) Card re-issue fees Loading fees Unloading fees	Free of Charge Free of Charge 4% on the loading amount Free of Charge	Free of charge Free of charge Free of charge Free of charge		
14.1.16	Aegean Bonus Visa Debit	Fixed Charges	20		
14.1.17	Enter Bonus Business Mastercard	Fixed Charges	12		No longer available.
14.1.18	Enter Bonus Business Visa	Fixed Charges	12		
14.1.19	Gold Enter Bonus Business Mastercard	Free of Charge	Free of Charge		No longer available. If the cardholder is not a customer of Alpha Gold Business service, the card is substituted by Enter Bonus Business Visa



SECTION I: FINANCING

CODE	TYPE OF SERVICE	EXPENSES/ FEES	MINIMUM AMOUNT IN EURO	MAXIMUM AMOUNT IN EURO	NOTES
14.1.20	Gold Enter Bonus Business Visa	Free of Charge	Free of Charge		If the cardholder is not a customer of Alpha Gold Business service, the card is substituted by Enter Bonus Business Visa
14.1.21	Enter Bonus Visa	Fixed Charges	12		
14.1.22	Enter Bonus Mastercard	Fixed Charges	12		
14.1.23	Gold Enter Bonus Mastercard	Free of Charge	Free of Charge		No longer available. If the cardholder is not a customer of Alpha Gold Personal Banking service, the card is substituted by Enter Bonus Visa
14.1.24	Private Enter Bonus Mastercard	Free of Charge	Free of Charge		No longer available If the cardholder is not a customer of Private Banking service, the card is substituted by Enter Bonus Visa.
14.1.25	Gold Enter Bonus Visa	Free of Charge	Free of Charge		If the cardholder is not a customer of Alpha Gold Personal Banking service, the card is substituted by Enter Bonus Visa
14.1.26	Private Enter Bonus Visa	Free of Charge	Free of Charge		If the cardholder is not a customer of Private Banking service, the card is substituted by Enter Bonus Visa.
14.1.27	Alpha Bank Prepaid Mastercard				
	Joining fees (first issuance)	Free of Charge	Free of charge		
	Card re-issue fees due to renewal	Fixed Charges	3		One-off fees, per card re-issuance.
	Card re-issue fees due to loss or damage	Free of Charge	Free of charge		
	Loading fees	1% on the loading amount	1	5	First load of the card: Free of charge. Loading fees for amounts up to euro 100 daily, through the digital networks of the Bank (myAlpha Web, myAlpha Mobile, myAlpha Phone): Euro 0
14.1.28	bleep (prepaid Mastercard)				No longer available.
	Joining fees (first issuance)	Fixed Charges	5		
	Card re-issue fees due to renewal	Fixed Charges	3		One-off fees, per card re-issuance.
	Card re-issue fees due to loss or damage	Free of Charge	Free of charge		
	Loading fees	1% on the loading amount	1	5	Loading fees for amounts up to euro 100 daily, through the digital networks of the Bank (myAlpha Web, myAlpha Mobile, myAlpha Phone): Euro 0
	Unloading fees	Free of Charge	Free of Charge		Provided that the unload is done via Alpha Bank network
14.1.29	bleep Hamogelo Visa (co-branded prepaid card in cooperation with the Organization "The Smile of the Child")				
	Annual fee	Fixed Charges	18		50% of the annual fee goes to "The Smile of the Child"
	Card re-issue fees	Free of Charge	Free of Charge		
	Cardholder donation per transaction		0.05		Alpha Bank doubles this amount so that the Organization receives 0.10€ per transaction
	Unloading fees	Free of Charge	Free of Charge		Provided that the unload is done via Alpha Bank network



SECTION I: FINANCING

CODE	TYPE OF SERVICE	EXPENSES/ FEES	MINIMUM AMOUNT IN EURO	MAXIMUM AMOUNT IN EURO	NOTES
14.1.30	Alpha Bank Prepaid Visa				The card is uploaded from the Public Providers, free of charge, exclusively with the benefits of the beneficiaries.
	PIN issuance: i) via SMS at the mobile phone ii) via registered mail	Free of Charge	Free of Charge		
	Card re-issue fees due to loss or damage	Free of Charge	Free of Charge		
	Card re-issue fees due to renewal	Free of Charge	Free of Charge		
14.1.31	myAlpha Vibe (virtual prepaid Mastercard)				For children aged 15-18 years.
	myAlpha Vibe one (1 card)	Fixed Charges	1.99		Monthly charge
	myAlpha Vibe more (2-4 cards)	Fixed Charges	2.99		
	Loading fees	Free of Charge	Free of Charge		Loading is done via myAlpha Mobile.
14.1.32	Unloading fees	Free of Charge	Free of Charge		Unloading is done via myAlpha Mobile.
	Alpha Contractual Entrepreneurship	Free of Charge	Free of Charge		
	Agro-Carta	Free of Charge	Free of Charge		
	Expenses for using other networks (cash withdrawal from the credit limit from ATMs/Branches of other banks)				
14.2	▪ Within Greece and European Economic Area	Free of Charge	Free of Charge		
	▪ Outside European Economic Area	Fixed Charges	1		
14.3	Statement re-issue fees	Fixed Charges	1		Per monthly statement
14.4	Card management fees due to renewal	Fixed Charges	5		Charges apply to the following cards: Alpha Bank Enter Visa, Alpha Bank Enter Mastercard, Alpha Bank Enter Visa Business and Alpha Business Deposit Card.
14.4.1	Card management fees due to loss or damage	Free of Charge	Free of Charge		
14.5	PIN issuance				
14.5.1	PIN issuance via SMS	Free of Charge	Free of Charge		
14.5.2	PIN issuance via registered mail	Fixed Charges	3.5		Upon customer's request or if there is no registered mobile phone
14.6	Foreign transaction fees on cross-border transactions	Fixed Charges	Up to 2.50% on the transaction amount		
14.7	Expenses for electronic notifications				
	▪ for the card statement issuance via e-mail or/and sms (Alpha e-statements service)	Free of Charge	Free of Charge		
14.8	▪ for card transactions via sms or/and e-mail (Alpha alerts service)	Fixed Charges	1		Monthly fee per card
	Flex Program	Fixed Charges	50		
14.9	Visa Commercial Format Service				
	Integration cost	Fixed Charges	500		One-off, plus VAT
	Support Cost	Fixed Charges	4,000		Annual, plus VAT



SECTION J: DIGITAL SERVICES

CODE	TYPE OF SERVICE	COMMISSION RATE	MINIMUM AMOUNT IN EURO	MAXIMUM AMOUNT IN EURO	NOTES
1	AUTOMATED BANKING				
1.1	ATMs				
1.1.1	Transactions at the Bank's ATMs by using cards issued by Alpha Bank: ▪ Cash withdrawal from Alpha Bank account ▪ Deposit on Alpha Bank account ▪ Payment of Alpha Bank credit card, loan ▪ Inquiry for Alpha Bank credit or deposit account ▪ Update on equities portfolio ▪ PIN change ▪ Card activation ▪ Payments to companies (Payment of dues)	Free of Charge	Free of Charge		As listed on the Appendix "Payments to companies/organisations".
1.1.2	For any transaction at ATMs other than the Bank's, using cards issued by Alpha Bank <u>Within Greece</u> ▪ For cash withdrawal ▪ For balance inquiries ▪ For PIN change ▪ For PIN unblocking <u>Within European Economic Area</u> ▪ For cash withdrawal ▪ For balance inquiries <u>Outside the Eurozone</u> ▪ For cash withdrawal (on the withdrawn amount) ▪ For balance inquiries	Free of Charge	Free of Charge	0.75	Additional charges may arise from the ATM provider. Amounts that may be charged become zero, if in the municipal area or town where the transaction is carried out there is only one ATM. Additional charges may arise from the ATM provider. It applies only when third-party expenses arise (Organization/beneficiary of the Card's trademark). Additional charges may arise from the ATM provider.
1.1.3	For any cash withdrawal from Alpha Bank's ATMs, using cards other than the Bank's ▶ With currency conversion to the customer's billing currency (DCC – Dynamic Currency Conversion) ▪ Mainland ATMs ▪ Island ATMs ▶ Without currency conversion ▪ Using a card issued within the EEA ▪ Using a card issued outside the EEA	11.00% of the transaction value 12.00% of the transaction value Fixed Charges Fixed Charges	1.00%	4.40	Available in the following currencies: AUD, CAD, CZK, DKK, HKD, HUF, ISK, INR, ILS, JPY, KZT, KRW, KWD, LTL, MYR, MXN, NZD, NOK, QAR, RUB, SAR, SGD, ZAR, SEK, CHF, AED, GBP, USD, TWD, RON, TRY, BGN, UAH, PLN, BRL, ALL, BAM, BHD, BSD, BWP, CRC, EGP, GTQ, ISK, JOD, KES, LKR, MAD, MKD, MOP, MUR, MZN, OMR, PEN, PHP, RSD, THB, TND, UAH, XOF Additional charges may arise from the card issuer.



SECTION J: DIGITAL SERVICES

CODE	TYPE OF SERVICE	COMMISSION RATE	MINIMUM AMOUNT IN EURO	MAXIMUM AMOUNT IN EURO	NOTES
1.2	Automated Cash Transactions Centres (ACTCs)				
1.2.1	Deposit to Alpha Bank account	Free of Charge	Free of Charge		
1.2.2	Payment of Alpha Bank credit card	Free of Charge	Free of Charge		
1.2.3	Payment of Alpha Bank loan or Credicom Consumer Finance	Free of Charge	Free of Charge		
1.2.4	Payments to companies (Payment of dues)				As listed on the Appendix "Payments to companies/organisations".
1.2.5	Payment of credit card issued by other bank				See Section A, Fund Transfers.
2	FOR INDIVIDUALS: myAlpha Web/myAlpha Mobile/myAlpha Phone				
2.1	Subscription	Fixed Charges	8		Collected one-off.
2.2	Balances, activity and statements of Alpha Bank accounts and cards	Free of Charge	Free of Charge		
2.3	Fund transfers to another Alpha Bank account from: ▶ Alpha Bank account ▶ Alpha Bank credit card (cash advance) ▶ Alpha "Epilogi" Loan	Free of Charge	Free of Charge		
2.4	Fund transfers to other banks' accounts in Greece or abroad				See Section A, Fund Transfers.
2.5	Payments to companies/organisations (Payment of dues/contributions)				As listed on the Appendix "Payments to companies/organisations".
2.6	Payment of credit card issued by another bank				
2.7	Application for a cheque-book per cheque form				See Section A, Fund Transfers.
2.8	Electronic notifications for balances and activity of Alpha Bank deposit accounts (Alpha alerts service) ▶ via e-mail ▶ via SMS	Free of Charge Fixed Charges	Free of Charge 1.90		Monthly fee per subscriber regardless of the number of accounts and only in case the subscriber receives at least one notification per month. Electronic Notifications of "Alpha Alerts - Pension " section are free of charge.
2.9	Issuance of Certificates ▪ Deposit Account Balance ▪ Average Deposit Account Balance ▪ Account Ownership ▪ Deposit Account Activity ▪ Deposit Account Monthly Statement ▪ Asset declaration ▪ Loan Activity ▪ Loan Monthly Statement ▪ Loan Instalment Plan	Fixed Charges Fixed Charges Fixed Charges Fixed Charges Fixed Charges Free of Charge Fixed Charges Fixed Charges Free of Charge	7 10 5 7 7 Free of Charge 7 7 Free of Charge		Collected per letter.
3	FOR COMPANIES: myAlpha Web				
3.1	Subscription	Free of Charge	Free of Charge		



SECTION J: DIGITAL SERVICES

CODE	TYPE OF SERVICE	COMMISSION RATE	MINIMUM AMOUNT IN EURO	MAXIMUM AMOUNT IN EURO	NOTES
3.2	Balances, activity and statements of Alpha Bank accounts and cards	Free of Charge	Free of Charge		
3.3	Fund transfers between Alpha Bank accounts	Free of Charge	Free of Charge		
3.4	Fund transfers to other banks' accounts ▪ In Greece ▪ Abroad (except for commercial transactions)				See Section A, Fund Transfers.
3.5	Fund transfers regarding "Simple Imports within the European Union"				See Section G, Imports.
3.6	Payments to companies/organisations (Payment of dues/contributions)				As listed on the Appendix "Payments to companies/organizations".
3.7	Payment of credit card issued by another bank				See Section A, Fund Transfers.
3.8	Application for cheque-book per cheque form				
3.9	Electronic payment of payroll and/or transfer of amounts with file to predefined Alpha Bank accounts	Free of Charge	Free of Charge		
3.10	Issuance of Certificates ▪ Average Deposit Account Balance ▪ Account Ownership ▪ To Chartered Auditors (at call)	Fixed Charges	10		Collected per letter.
		Fixed Charges	7		
		Fixed Charges	12		
4	ALPHA GLOBAL CASH MANAGEMENT				See Section A, Fund Transfers.
5	ALPHA WEB INTERNATIONAL TRADE				
5.1	Subscription	Free of Charge	Free of Charge		
5.2	Charge per transaction				See Section G, Imports.
6	ALPHA e-COMMERCE				
6.1	Subscription	Free of Charge	Free of Charge		
6.2	Charge per transaction				Pricing upon agreement.
7	ALPHA BANK FILE TRANSFER				
7.1	Subscription	Free of Charge	Free of Charge		
7.2	Use for electronic payments of Payroll	Free of Charge	Free of Charge		
7.3	Use for the Electronic Payments Service				Pricing upon agreement.
7.4	Use for the Payment Collection Service from third-party accounts				
7.5	Use for Services of updating with file				
7.5.1	Electronic statement with the Bank's specifications ▪ Daily ▪ Weekly ▪ Monthly				The charges are carried out on a monthly basis. Except for companies/organisations included in the Payment Collection Service.
7.5.2	Electronic statement in MT940 format	Fixed Charges	15		
7.5.3	Electronic update (Maturity Index of Bills of Exchange) Copy of payments record (Maturity Index) ▪ Daily ▪ Weekly ▪ Monthly	Fixed Charges	10		See Section C, Clean Domestic Collections, Code 3.
		Fixed Charges	5		
		Fixed Charges	30		



SECTION K: OTHER SERVICES

CODE	TYPE OF SERVICE	COMMISSION RATE	MINIMUM AMOUNT IN EURO	MAXIMUM AMOUNT IN EURO	NOTES
1	PROVISION OF LETTERS				
1.1	Letter of recommendation	Fixed Charges	45		
1.2	Letter for filling-in data in Tiresias files	Fixed Charges	15		
2	ISSUANCE OF CERTIFICATES AT BRANCHES				
	▪ Deposit Account Balance	Fixed Charges	20	Free of Charge	Per request
	▪ Average Deposit Account Balance				
	▪ Account Ownership				
	▪ To Chartered Auditors (at call)				
	▪ Other Requests of Certificates				
	▪ Asset declaration				
3	DATA PROVISION				
3.1	Data provision				Per application
	▪ From electronic/ Branch file	Fixed Charges	20		For every page beyond the first Euro 1.00.
	▪ From the General Archives of the Bank	Fixed Charges	45		For every page beyond the first Euro 1.50.
3.2	Asset investigation on behalf of heirs, receivers in bankruptcy, liquidators				Plus VAT
	▪ At Alpha Bank	Fixed Charges	80		
	▪ At Alpha Bank and the Group Companies in Greece	Fixed Charges	150		



SECTION K: OTHER SERVICES

CODE	TYPE OF SERVICE	COMMISSION RATE	MINIMUM AMOUNT IN EURO	MAXIMUM AMOUNT IN EURO	NOTES
4	DEPOSIT ACCOUNTS STATEMENTS - TRANSACTIONS				
4.1	Statements of deposit accounts				They are sent to the Customer's mailing address.
	▪ Monthly	Fixed Charges	1.50		Collected per month. Applies only to individuals accounts.
	▪ Quarterly	Free of Charge	Free of Charge		Quarterly documents issued in the beginning of April, July, October and January.
4.2	From the Branch (account transactions)				Per application, irrespective of number of printed pages
	▪ Previous month	Free of Charge	Free of Charge		Provided the application is submitted within the first ten days of the following calendar month.
	▪ Up to one year	Fixed Charges	5		From the date of the application submission.
	▪ More than one year	Fixed Charges	15		
5	PROCESSING OF ORDERS AT BRANCHES WITH NO PHYSICAL PRESENCE OF CLIENT				
5.1	Expenses for processing an order by presenting a letter signed by the representative or sent by e-mail	Fixed Charges	10		Per request. The service is provided only to legal entities, upon agreement.
5.2	Expenses of processing an order by presenting an authorization letter verified by a Public Authority or published through www.gov.gr	Fixed Charges	5		Per request. Free of charge for individuals
5.3	Expenses of processing an order by presenting a letter signed with the digital signature of the representative / orderer (eIDAS Service)	Fixed Charges	5		Per request.
5.4	Expenses of issuing a legal opinion on a proxy	Fixed Charges	25		Per proxy. Free of charge for elderly, handicaps etc.



SECTION K: OTHER SERVICES

CODE	TYPE OF SERVICE	COMMISSION RATE	MINIMUM AMOUNT IN EURO	MAXIMUM AMOUNT IN EURO	NOTES	
6	CHARGE FOR SAFE DEPOSIT BOX					
6.1	Rental of Safe Deposit Boxes "Very small", "Small", "Medium", "Big" (depending on the size of the safe deposit box and the location of the Branch)	-	68	242	<ul style="list-style-type: none"> - The Branches are divided into three basic pricing categories (See Section K, General Terms) - Plus VAT 	
	"Very Big" "Giant"	Upon agreement				
6.2	For rental of "Very small", "Small", "Medium", "Big", one Safe Deposit Box per: • "Alpha Payroll" account "Alpha Smart Management" account	Fixed Charges	50% discount on the commissions of 6.1 code		More particularly, for the Alpha Payroll Account, the discount is offered in case the payroll continues to be credited electronically.	
7	CHARGE FOR LOSS OR DESTRUCTION OF THE SAFE DEPOSIT BOX KEYS					
7.1	Destruction of lock or loss of key of a safe deposit box, permanent or portable:				Plus VAT	
	▪ For Branches of the Prefecture of Attica - Thessaloniki	Fixed Charges	60			
	▪ For Branches of other Prefectures	Fixed Charges	100			
8	SWIFT MESSAGES EXPENSES					
8.1	Issuing/Forwarding Letters of Credit	Fixed Charges	35		Collected per message	
8.2	Issuing/Forwarding Letters of Guarantee	Fixed Charges	35			
8.3	Issuing/Forwarding Standby L/C	Fixed Charges	35			
8.4	For payment order	Fixed Charges	19			
8.5	Other messages	Fixed Charges	15			
9	COURIER SERVICES EXPENSES					
	▪ Domestic	Fixed Charges	10		Collected when the cooperating courier company is used.	
	▪ European countries	Fixed Charges	25			
	▪ Non-European countries	Fixed Charges	35			
10	POSTAL EXPENSES				Real postage fees are collected	
11	NOTIFICATION EXPENSES SENT TO DORMANT ACCOUNT BENEFICIARIES					
	▪ Non-registered notifications	Fixed Charges	1		Collected per notification.	
	▪ Registered notifications	Fixed Charges	2			
12	CUSTOMERS' CASH TRANSPORTATION					
	Cash Counting and Management:					
	▪ Banknotes	0.03%	15			
	▪ Coins	1.00%				
13	EXCHANGE OF BANKNOTES OR COINS IN EURO	0.15%	5	250	Transactions less than Euro 500 are free of charge.	



SECTION K: OTHER SERVICES

GENERAL TERMS

1. SAFE DEPOSIT BOXES

- The pricing of the Safe Deposit Boxes is carried out based on the following table of distribution of Branches in categories A, B, C and depends on the size of the Safe Deposit Box and the location of the Branch.
- The list of Branches that have Safe Deposit Boxes is posted on www.alpha.gr.

BRANCH CATEGORY	SIZE OF SAFE DEPOSIT BOX			
	Very Small	Small	Medium	Large
A	104	132	187	242
B	80	92	137	187
Γ	68	80	107	137



SECTION L: PROGRAMS OF TRANSACTIONS / SERVICES

CODE	TYPE OF SERVICE	COMMISSION RATE	MINIMUM AMOUNT IN EURO	MAXIMUM AMOUNT IN EURO	NOTES
1	myAlpha Benefit transaction packages				
1.1	<p><u>myAlpha Benefit Base</u></p> <p><u>Benefits of the package:</u></p> <ul style="list-style-type: none"> ▪ Incoming credit transfers up to the equivalent of €5,000 each from another Bank: one (1) transaction / month. ▪ Outgoing credit transfers in euro currency (€) up to €5,000 each, to another Bank within Greece, with regular priority and shared charges (SHA), through myAlpha web/myAlpha mobile: one (1) transaction / month. ▪ Payments of dues/bills to Companies / Organizations via the use of Standing Order: unlimited transactions / month. ▪ Payments of dues/bills to Companies / Organizations by debiting the linked account via myAlpha web/myAlpha mobile: unlimited transactions / month. ▪ Credit card payment of another bank in Greece in euro (€) currency via myAlpha Web/myAlpha Mobile: one (1) transaction / month in terms of the Bank's expenses (additional charges may arise from the third-party payment service provider/credit card issuer). ▪ Card management fees for Alpha Bank Enter Visa and Alpha Bank Enter Mastercard due to renewal: Free of charge. ▪ Re-issue fees for Alpha Bank Prepaid Mastercard due to renewal: Free of charge. 	Fixed charges	0.80	<p>See Section L, General Terms.</p> <p>The charges are carried out monthly.</p> <p>Special exclusions from monthly subscription fee:</p> <ul style="list-style-type: none"> - accounts of customers whose payroll / pension is credited automatically at Alpha Bank - accounts of customers of Alpha Bank Gold Personal Banking and Private Banking (Special Terms and Conditions of each Service apply) - accounts of customers with total assets over €10,000 in deposit, insurance, and investment products at Alpha Bank - accounts linked as main cards to Alpha Bank Enter Bonus Visa / Alpha Bank Enter Bonus Mastercard 	



SECTION L: PROGRAMS OF TRANSACTIONS / SERVICES

CODE	TYPE OF SERVICE	COMMISSION RATE	MINIMUM AMOUNT IN EURO	MAXIMUM AMOUNT IN EURO	NOTES
2	myAlpha Benefit transaction packages				
2.1	<p><u>myAlpha Benefit Advanced</u></p> <p><u>Benefits of the package:</u></p> <ul style="list-style-type: none"> ▪ Incoming credit transfers up to the equivalent of €5,000 each from another Bank: three (3) transactions / month. ▪ Outgoing credit transfers in euro currency (€) up to €5,000 each, to another Bank within Greece, with regular priority and shared charges (SHA), through myAlpha web/myAlpha mobile: three (3) transactions / month. ▪ Payments of dues/bills to Companies / Organizations via the use of Standing Order: unlimited transactions / month. ▪ Payments of dues/bills to Companies / Organizations by debiting the linked account via myAlpha web/myAlpha mobile: unlimited transactions / month. ▪ Credit card payment of another bank in Greece in euro (€) currency via myAlpha Web/myAlpha Mobile: one (1) transaction / month in terms of the Bank's expenses (additional charges may arise from the third-party payment service provider/credit card issuer). ▪ Annual Subscription of one (1) credit card Alpha Bank Bonus Mastercard or Alpha Bank Bonus Visa: Once / year. ▪ Annual Subscription of one (1) debit card Alpha Bank Enter Bonus Mastercard or Alpha Bank Enter Bonus Visa: Once / year. ▪ Cheque-Book Fee: one (1) per calendar year. ▪ Card management fees for Alpha Bank Enter Visa and Alpha Bank Enter Mastercard due to renewal: Free of charge. ▪ Re-issue fees for Alpha Bank Prepaid Mastercard due to renewal: Free of charge. 	Fixed charges	3	<p>See Section L, General Terms.</p> <p>The charges are carried out on a monthly basis.</p>	



SECTION L: PROGRAMS OF TRANSACTIONS / SERVICES

CODE	TYPE OF SERVICE	COMMISSION RATE	MINIMUM AMOUNT IN EURO	MAXIMUM AMOUNT IN EURO	NOTES
2.2	<p><u>myAlpha Benefit Unlimited</u> <u>Benefits of the package:</u></p> <ul style="list-style-type: none"> ▪ Incoming credit transfers up to the equivalent of €5,000 each from another Bank: unlimited transactions / month. ▪ Outgoing credit transfers in euro currency (€) up to €5,000 each, to another Bank within Greece, with regular priority and shared charges (SHA), through myAlpha web/myAlpha mobile: unlimited transactions / month. ▪ Payments of dues/bills to Companies / Organizations via the use of Standing Order: unlimited transactions / month. ▪ Payments of dues/bills to Companies / Organizations by debiting the linked account via myAlpha web/myAlpha mobile: unlimited transactions / month. ▪ Credit card payment of another bank in Greece in euro (€) currency via myAlpha Web/myAlpha Mobile: unlimited transactions / month in terms of the Bank's expenses (additional charges may arise from the third-party payment service provider/credit card issuer). ▪ Text messages notifications about account activity and/or configuration of account balance (regardless of the number of accounts) to a mobile phone (VIBER/SMS) via Alerts Notification Service: unlimited / month. ▪ Annual Subscription of one (1) of the following credit cards: Alpha Bank Bonus Mastercard, Alpha Bank Bonus Visa, Alpha Bank Bonus Mastercard Gold or Alpha Bank Bonus Visa Gold: Once / year. ▪ Annual Subscription of one (1) of the following debit cards: Alpha Bank Enter Bonus Mastercard, Alpha Bank Enter Bonus Visa: Once / year. ▪ Cheque-Book Fee: two (2) per calendar year. ▪ Card management fees for Alpha Bank Enter Visa and Alpha Bank Enter Mastercard due to renewal: Free of charge. ▪ Re-issue fees for Alpha Bank Prepaid Mastercard due to renewal: Free of charge. 	Fixed charges	5		<p>See Section L, General Terms.</p> <p>The charges are carried out on a monthly basis.</p>



SECTION L: PROGRAMS OF TRANSACTIONS / SERVICES

CODE	TYPE OF SERVICE	COMMISSION RATE	MINIMUM AMOUNT IN EURO	MAXIMUM AMOUNT IN EURO	NOTES
3	myBusiness Benefit Program				
3.1	<u>myBusiness Standard Package</u> <u>Benefits of the package:</u> <ul style="list-style-type: none"> ▪ Incoming credit transfers of an equivalent amount up to Euro 50,000 each from another payment service provider: one (1) transaction / month. ▪ Outgoing credit transfers of up to Euro 50,000 each to another payment service provider with standard priority and indication of SHA expenses through Digital Networks: one (1) transaction / month. ▪ Payments of dues / bills (Direct debit or Single) to Companies / Organizations through Digital Networks: ten (10) transactions / month ▪ Maintenance fees for payment business' accounts: one (1) / month 	Fixed charges		7	
3.2	<u>myBusiness Advanced Package</u> ➤ For companies <u>Benefits of the package:</u> <ul style="list-style-type: none"> ▪ Incoming credit transfers of an equivalent amount up to Euro 50,000 each from another payment service provider: five (5) transactions / month. ▪ Outgoing credit transfers of up to Euro 50,000 each to another payment service provider with standard priority and indication of SHA expenses through Digital Networks: five (5) transactions / month. ▪ Payments of dues / bills (Direct debit or Single) to Companies / Organizations through Digital Networks: ten (10) transactions / month ▪ Maintenance fees for payment business' accounts: one (1) / month 	Fixed charges		10	<p>See Section L, General Terms.</p> <p>The charges are carried out on a monthly basis.</p>



SECTION L: PROGRAMS OF TRANSACTIONS / SERVICES

CODE	TYPE OF SERVICE	COMMISSION RATE	MINIMUM AMOUNT IN EURO	MAXIMUM AMOUNT IN EURO	NOTES
	<ul style="list-style-type: none"> ➤ For individual businesses operating in short-term accommodation rentals <p><u>Benefits of the package:</u></p> <ul style="list-style-type: none"> ▪ Incoming credit transfers of an equivalent amount up to Euro 5,000 each from another payment service provider: unlimited transactions / month. ▪ Outgoing credit transfers of up to Euro 5.000 each to another payment service provider with standard priority and indication of SHA expenses through Digital Networks: unlimited transactions / month. ▪ Payments of dues / bills (Direct debit or Single) to Companies / Organizations through Digital Networks: unlimited transactions / month ▪ Maintenance fees for payment business' accounts: one (1) / month 	Fixed charges	10		<p>See Section L, General Terms.</p> <p>The charges are carried out on a monthly basis.</p>
3.3	<u>Add-on Imports Package</u> <u>Benefits of the package:</u> <ul style="list-style-type: none"> ▪ Simple Imports up to Euro 50,000 (within and outside SEPA), with standard priority and indication of SHA: three (3) transactions / month. 	Fixed charges	15		<p>See Section L, General Terms.</p>
3.4	<u>Add-on Imports Plus Package</u> <u>Benefits of the package:</u> <ul style="list-style-type: none"> ▪ Simple Imports up to Euro 500,000 (within and outside SEPA), with standard priority and indication of SHA: five (5) transactions / month. 	Fixed charges	50		<p>The charges are carried out on a monthly basis.</p>



SECTION L: PROGRAMS OF TRANSACTIONS / SERVICES

GENERAL TERMS
1. myAlpha Benefit <ul style="list-style-type: none">• MyAlpha Benefit transaction packages can be provided only to Individuals.• The "MyAlpha Benefit Base" transaction package is automatically activated:<ul style="list-style-type: none">- to new payment accounts opening from 15.6.2025 onwards and the monthly fee is charged on the 1st calendar day of the following month. Especially for the Alpha Payroll account:<ul style="list-style-type: none">- no subscription is paid as long as payroll/pension is automatically credited.- in case of manual crediting of payroll/pension for three consecutive months from its opening, the subscription is charged on the 1st calendar day of the following month.- to existing payment accounts following two months' prior special notice sent by the Bank to the first beneficiaries.• Myalpha Benefit transaction packages can be linked to the accounts: Alpha Savings, Alpha Savings Plus, Alpha Premier, Alpha 1 2 3 – for Young People, Alpha Payroll, Current, Alpha Double, Alpha Save, Alpha Savings Payroll, Alpha for my Child.• Services beyond the above amounts of each myAlpha Benefit transaction package services will be charged separately, based on the Bank's current Pricing List.• The number of services of each myAlpha Benefit transaction package does not include the services that are not charged with a commission, based on the Bank's current Pricing List.
2. myBusiness Benefit <ul style="list-style-type: none">• "myBusiness Benefit" Program is only available to Businesses. "myBusiness Standard" and "myBusiness Advanced" basic Packages are activated exclusively through the myAlpha Web for Business. With the purchase of a basic package, there is an option to buy additional "Add-on Imports" or "Add-on Imports Plus" package.• Services beyond the above amounts of each myBusiness Benefit transaction package services will be charged separately, based on the Bank's current Pricing List.• The number of services of each myBusiness Benefit transaction package does not include the services that are not charged with a commission, based on the Bank's current Pricing List.