ALPHA BANK

Transaction Terms:
Deposit and Loan Interest Rates

Last Update: 17.4.2024

ALPHA BANK

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A. DEPOSIT INTEREST RATES

A.1. INDIVIDUALS

	ACCOUNT	INTEREST RATE	ANNUAL RETURN[1]	NOTES
1	**Alpha Premier[3]**			
	Above Euro 200,000	0.00%	0.0000%	▪ Minimum opening amount Euro 0
	Euro 150,000.01 up to 200,000	0.00%	0.0000%	
	Euro 100,000.01 up to 150,000			
	Euro 60,000.01 up to 100,000			
	Euro 30,000.01 up to 60,000			
	Euro 15,000.01 up to 30,000	0.00%	0.0000%	
	Euro 3,000.01 up to 15,000			
	Euro 1,000.01 up to 3,000			
	Up to Euro 1,000			
2	**Alpha Savings[3]**			
	Above Euro 200,000	0.00%	0.0000%	▪ Minimum opening amount Euro 300
	Euro 150,000.01 up to 200,000	0.00%	0.0000%	
	Euro 100,000.01 up to 150,000			
	Euro 60,000.01 up to 100,000			
	Euro 30,000.01 up to 60,000			
	Euro 15,000.01 up to 30,000	0.00%	0.0000%	
	Euro 3,000.01 up to 15,000			
	Euro 1,000.01 up to 3,000			
	Up to Euro 1,000			
3	**Alpha Savings Plus[3]**			**No longer available**
	Above Euro 200,000	0.00%	0.0000%	▪ Minimum opening amount Euro 300
	Euro 150,000.01 up to 200,000	0.00%	0.0000%	
	Euro 100,000.01 up to 150,000			
	Euro 60,000.01 up to 100,000			
	Euro 30,000.01 up to 60,000			
	Euro 15,000.01 up to 30,000	0.00%	0.0000%	
	Euro 3,000.01 up to 15,000			
	Euro 1,000.01 up to 3,000			
	Up to Euro 1,000			
4	**Alpha Payroll[2]**			
	Above Euro 3,000	0.01%	0.0086%	▪ Minimum opening amount Euro 0
	Euro 1,000.01 up to 3,000			
	Up to Euro 1,000	0.20%	0.1725%	
	If the electronic payment of salary/pension in the account is discontinued for six consecutive months, from the next interest period, interest is calculated by the current interest rates of the Alpha Savings account.			

A. DEPOSIT INTEREST RATES

A.1. INDIVIDUALS

	ACCOUNT	INTEREST RATE	ANNUAL RETURN[1]	NOTES
5	**Alpha Save Smart[3,5]**			
	Above Euro 50,000	0.30%	0.2587%	▪ Minimum opening amount Euro 0
	Up to Euro 50,000	0.15%	0.1293%	
	The interest rate of each scale is applied during a period of interest, provided that during this period, the Beneficiaries do not make more than one charges on the account.			
	Irrespective of scale	0.01%	0.0086%	
	The interest rate is applied during a period of interest, in case that during this period, the Beneficiaries make more than one charges on the account.			
6	**Alpha 1|2|3 Youth Line[2,5]**			
	▪ **For Children**			▪ Minimum opening amount Euro 0
	Above Euro 5,000	0.25%	0.2156%	
	Euro 500.01 up to 5,000	0.20%	0.1724%	
	Up to Euro 500	0.15%	0.1293%	
	▪ **For Teenagers**			
	Above Euro 7,500	0.25%	0.2156%	
	Euro 750.01 up to 7,500	0.20%	0.1724%	
	Up to Euro 750	0.15%	0.1293%	
	▪ **For Young Adults**			
	Above Euro 10,000	0.25%	0.2156%	
	Euro 1,000.01 up to 10,000	0.20%	0.1724%	
	Up to Euro 1,000	0.15%	0.1293%	
7	**Term Deposits**			
		Negotiable		▪ Minimum opening amount Euro 5,000
8	**Alpha Double[2]**			**No longer available**
	Above Euro 200,000	0.00%	0.0000%	
	Euro 50,000.01 up to 200,000	0.00%	0.0000%	
	Euro 30,000.01 up to 50,000			
	Up to Euro 30,000	0.00%	0.0000%	
9	**Alpha Payroll Savings[2]**			**No longer available**
	Above Euro 3,000	0.01%	0.0086%	
	Euro 1,000.01 up to 3,000			
	Up to Euro 1,000	0.20%	0.1724%	
	If the electronic payment of salary/pension in the account is discontinued for six consecutive months, from the next interest period, interest is calculated by the current interest rates of the Alpha Savings account.			

A. DEPOSIT INTEREST RATES

A.2. BUSINESSES

	ACCOUNT	INTEREST RATE	ANNUAL RETURN[1]	NOTES
1	**Alpha 500[2,4]**			
	Above Euro 150,000	0.00%	0.0000%	
	Euro 100,000.01 up to 150,000			
	Euro 30,000.01 up to 100,000	0.00%	0.0000%	
	Euro 10,000.01 up to 30,000			
	Up to Euro 10,000			
2	**Alpha Cash Management[2]**			**No longer available**
	Above Euro 150,000	0.00%	0.0000%	
	Euro 100,000.01 up to 150,000			
	Euro 30,000.01 up to 100,000	0.00%	0.0000%	
	Euro 10,000.01 up to 30,000			
	Up to Euro 10,000			
3	**Alpha Smart Management[2]**			
	Above Euro 150,000	0.00%	0.0000%	
	Euro 100,000.01 up to 150,000			
	Euro 30,000.01 up to 100,000	0.00%	0.0000%	
	Euro 10,000.01 up to 30,000			
	Euro 3,000.01 up to 10,000			
	Up to Euro 3,000	0.00%	0.0000%	
4	**Alpha 290** (Sight Deposit Account)			
		Negotiable		
5	**Alpha Premier Farmers Account[2]**			
	Above Euro 10,000	0.10%	0.0862%	
	Up to Euro 10,000	0.05%	0.0431%	
6	**Tied up Deposits**			
		0.01%	0.0086%	
7	**Sight Deposits 2005 Foreign Residents**			
	Above Euro 150,000	1.50%	1.2976%	
	Up to Euro 150,000	0.00%	0.0000%	
8	**Term Deposits**			
		Negotiable		▪ Minimum opening amount Euro 5,000

General Notes on Deposits
1. Total Annual Net Return: the marked Total Annual Net Return is calculated on the basis of the nominal rate after the deduction of taxes (currently 15%), provided that the amount and the interest rate of the account remain the same for one year and that the interest resulting from the intermediate interest compoundings is not withdrawn.
2. The interest rate of each tier is applied to the entire balance of the account and calculated on the daily available balance.
3. The interest is calculated on the amount that corresponds to each scale with the applicable rate. Interest is calculated based on the daily available balance.
4. Respective interest rates are applied to accounts “Flexible Contractual Entrepreneurship Programs” and “Agro-Carta”.
5. Interest rates valid from 1.7.2023.

B. LOAN INTEREST RATES

B.1. HOUSING LOANS

	PRODUCT	INTEREST RATE	NOTES
1	**Alpha Residence**		
	A. With floating interest rate based on the **Euribor 3M**, **plus, margin**, financing:		- For the financing of property for professional use, interest rates (fixed and floating) shall be increased by 0.30%. - Fixed interest rates shall be increased by 0.30% when financing over 60% of the commercial value of the property. See General Terms, Term 4
	▪ Up to 60% of the estimated property value, for loan amount		
	- Above Euro 300,000	2.00%	
	- Euro 100,000.01 up to Euro 300,000	2.10%	
	- Up to Euro 100,000	2.20%	
	▪ Over 60% of the estimated property value, for loan amount		
	- Above Euro 300,000	2.30%	
	- Euro 100,000.01 up to Euro 300,000	2.40%	
	- Up to Euro 100,000	2.50%	
	B. Fixed interest rate		
	- for 5 years	3.60%	
	- for 10 years	4.00%	
	- for 15 years	4.40%	
	- for 20 years	4.60%	
	After the expiry of the fixed period, there is a fixed or floating interest rate option, based on the **Euribor 3M** plus the respective margin of the product.		
2	**Alpha Home Renovation**		
	Floating interest rate, based on the **Euribor 3M, plus margin,** depending on collateral:		See General Terms, Term 4
	▪ with mortgage prenotation	3.00%	
	▪ without mortgage prenotation	7.00%	
3	**Alpha Cash Collateral**		
	A. Floating interest rate, based on the **Euribor 3M**, **plus margin:**	1.50%	See General Terms, Term 4
	B. Fixed interest rate for 5 years	2.90%	
4	**Alpha Green Solutions - Energy Saving Home**		
	A. Floating interest rate based on the **Euribor 3M, plus margin**	2.50%	According to the property's energy category is offered reduction on the margin of variable interest rate, as follows: B+ -0.20% A -0.30% A+ -0.40% See General Terms, Term 4
	B. Fixed interest rate		
	- for 5 years	3.60%	
	- for 10 years	4.00%	
	- for 15 years	4.40%	
	- for 20 years	4.60%	
	After the expiry of the fixed period, there is a fixed or floating interest rate option, based on the **Euribor 3M** plus the respective margin of the product.		
5	**State Programme "My Home"**		
	Floating interest rate, based on the **Euribor 3M**, **plus margin** 2.20%.	**Euribor 3M** + 2.20%	The supported financing by the Programme "My Home" according to the Law 5006/2022 is managed by the Hellenic Development Bank (HDB) with resources entirely financed by the Public Employment.

B. LOAN INTEREST RATES

B.1. HOUSING LOANS

	PRODUCT	INTEREST RATE	NOTES
6	**Other Existing Housing Loans with Floating Interest Rate**		
	Floating interest rate based on the European Central Bank (ECB) interest rate, **plus margin** 3.25%.	ECB + 3.25%	
7	**Basic Rate of Housing Loans of the former Emporiki Bank**		
	Floating interest rate based on the **Euribor 3M**, **plus margin** 3.30%.	**Euribor 3M** + 3.30%	

General Notes on Housing Loans
1. The interest for housing loans is calculated with the compound method taking the current interest rate of the loan, plus the Contribution under Law 128/75 as applicable, on the basis of a 365-day year.
2. Contribution under Law 128/75: 0.12% (0.60% for non-residential property).
3. Overdue Interest Rate: 2.5 percentage points over any contractual interest rate.
4. The new interest rate prices refer exclusively to new mortgage applications from 16.10.2023.

B. LOAN INTEREST RATES

B.2. CONSUMER CREDIT LOANS

	PRODUCT	INTEREST RATE		NOTES
1	**Alpha Metron Ariston**	Fixed	14.00%	See General Terms
2	**Alpha Metron Ariston for payroll customers**	Fixed	12.00%	See General Terms
3	**Alpha Metron Ariston with mortgage prenotation**	Floating	Euribor 3M + margin 5.50%	
4	**Alpha Metron Ariston with cash collateral**	Floating	Euribor 3M + margin 4.50%	
5	**myAlpha Quick Loan**	Fixed	15.00%	The product is only available through myAlpha Mobile See General Terms
6	**myAlpha Quick Loan for payroll Customers**	Fixed	14.00%	The product is only available through myAlpha Mobile and myAlpha Web
7	**Alpha All in 1**	Fixed	14.00%	Consolidation of debts from Alpha Bank personal / consumer loans and credit cards See General Terms
8	**Alpha All in 1 with mortgage prenotation**	Floating	Euribor 3M + margin 5.50%	Consolidation of debts from Alpha Bank personal / consumer loans and credit cards
9	**Alpha Green Solutions**	Fixed	8.75%	
10	**Alpha Epipleon**			Overdraft Programme
	▪ For Alpha Premier payroll account holders	Floating	11.75%	
	▪ For Alpha Payroll account holders			
	▪ Up to Euro 200	Floating	0%	
	▪ Above Euro 200	Floating	11.25%	
11	**Educational Loan**	Fixed	10.50%	See General Terms
12	**Home Equipment Loan**	Fixed	10.50%	**No longer available**
13	**Consumer Loans through Merchants**			Depending on the merchant

General Notes on Consumer Loans
The new interest rate prices refer exclusively to new mortgage applications from 18.3.2023.

B. LOAN INTEREST RATES

B.3. CARDS

	PRODUCT	INTEREST RATES (floating, plus the Contribution under Law 128/75)		NOTES
		FOR PURCHASES	FOR CASH ADVANCE	
1	Platinum Bonus Mastercard	13.75%	18.00%	
2	Alpha Bank Bonus Visa Gold	15.75%	18.00%	
3	Alpha Bank Bonus Mastercard Gold	17.50%	19.00%	See General Terms, Term 3
4	Alpha Bank Bonus Visa	17.75%	19.00%	
5	Alpha Bank Bonus Mastercard	17.75%	19.00%	
6	Aegean Bonus Visa	15.75%	18.00%	See General Terms, Term 4
7	Aegean Bonus Visa Premium	13.75%	18.00%	
8	notosplus Visa	17.50%	19.00%	
9	Vodafone Bonus Visa	17.25%	19.00%	
10	Vodafone Bonus Mastercard	17.75%	19.00%	
11	Affinity Mastercard	19.20%	21.45%	See General Terms, Term 3
12	Energy Mastercard	19.20%	21.45%	See General Terms, Term 3
13	Diners Club	18.60%	20.85%	See General Terms, Term 3
14	Diners Club Vodafone	18.60%	20.85%	See General Terms, Term 3
15	Classic Luxury Card Kalogirou Bonus Mastercard	17.50%	19.00%	
16	Premium Luxury Card Kalogirou Bonus Mastercard.	17.50%	19.00%	
17	Diners Club Prestige	13.75%	18.00%	
18	Diners Club Prestige Vodafone	13.75%	18.00%	
19	Flex Program	11.25% - 19.20%		

General Notes on Consumer Credit (Consumer Loans, Personal Loans, Credit Cards)
1. Contribution under Law 128/75: 0.60%
2. Overdue Interest Rate: 2.5 percentage points over any contractual interest rate
3. Particularly for the issuance of cards with an application submission date at 3.9.2018 and after, the following apply: - Alpha Bank Bonus Mastercard Gold: interest rate for purchases 15.75% and interest rate for cash advance 18.00% - Affinity Mastercard, Energy Mastercard, Diners Club and Diners Club Vodafone: interest rate for purchases 17.75% and interest rate for cash advance 19.00%.
4. As from 1.6.2021 valid for new releases.

PREPAYMENT OF FREE INTEREST INSTALLMENTS

The discount rate is determined according to the maximum number of installments agreed with the merchant.

Maximum number of installments	Discount rate*
6	**Euribor 3M, + spread 7.60%**
12	**Euribor 6M, + spread 7.60%**
>12	**Euribor 12M, + spread 7.60%**

(* + fees v. 128/75, currently 0.6%)

B. LOAN INTEREST RATES

B.4. BUSINESSES

	BUSINESS LOANS INTEREST RATES	INTEREST RATE	NOTES
1	**Minimum Lending Rate (MLR)**		
	▪ For Working Capital ▪ For mid-term and long-term loans	7.89% + margin	The applicable margin is subject to negotiation
2	**Alpha Preferential Rate for Businesses (APRB)**		
	▪ For Working Capital ▪ For mid-term and long-term loans	5.90% + margin	The applicable margin is subject to negotiation
3	**Prime Financing Rate (PFR) of the former Emporiki Bank**		
	▪ For Working Capital ▪ For mid-term and long-term loans	7.89% + margin	The applicable margin is subject to negotiation
4	**Prime Loan Rate (PLR) - Mid-to-long term of the former Emporiki Bank**		
	▪ For mid-term and long-term loans	7.95% + margin	The applicable margin is subject to negotiation

B.4.1. BUSINESSES WITH ANNUAL TURNOVER UP TO EURO 10 MILLION AND PROFESSIONALS

	PRODUCT	INTEREST RATE	NOTES
1	**FINANCING PRODUCTS «ALPHA IN BUSINESS»**		
1.1	Alpha Smart Management		Account with overdaft limit up to Euro 20,000.
	Floating interest rate	MLR + maximum margin of 3.25%	Interest is calculated quarterly (31/3, 30/6, 30/9, 31/12) and on the basis of a 360-day year.
1.2	Alpha Liquidity		Revolving Credit Line for liquidity needs, pre-collection of checks, import payment needs.
	Floating interest rate	Euribor 3M or A.P.R.B. or MLR + margin 0% - 4.50% (Depending on the Base Rate that it will be chosen)	Interest is calculated quarterly (31/3, 30/6, 30/9, 31/12) and on the basis of a 360-day year.
1.3	Alpha Liquidity POS		Revolving Credit Line the limit of which is depending on the turnover transactions carried out through the POS of NEXI Payments Greece.
	Floating interest rate	A.P.R.B. or Euribor 3M+ margin 0% - 2.75% (Depending on the Base Rate that it will be chosen)	Interest is calculated quarterly (31/3, 30/6, 30/9, 31/12) or semiannual (30/6, 31/12) and on the basis of a 360-day year.
1.4	Alpha Development		Working Capital Loan to cover one-off liquidity needs.
	Floating interest rate	Euribor 3M or A.P.R.B. or MLR + margin 0.25% - 4.50% (Depending on the Base Rate that it will be chosen)	
	Fixed interest rate for years 3 or 5 or 6 of loan	2.00% - 8.50% (Depending on tangible or not tangible collaterals)	
1.5	Alpha Exports Development		
	Floating interest rate	Euribor maturity length coincides with loan's duration + margin 3.40% - 3.90%	

B. LOAN INTEREST RATES
B.4.1. BUSINESSES WITH ANNUAL TURNOVER UP TO EURO 10 MILLION AND PROFESSIONALS

	PRODUCT	INTEREST RATE	NOTES
1.6	Alpha Equipment		Financing of Equipment and Transportation Means' needs.
	Floating interest rate	Euribor 3M or A.P.R.B. or MLR + margin 0% - 4.00% (Depending on the Base Rate that it will be chosen)	
	Fixed interest rate for years 3 or 5 or 10 of loan	2.00% - 8.50% (Depending on tangible or not tangible collaterals)	
1.7	Alpha Commercial Mortgage		Financing of Purchase / Construction / Renovation of Professional Property.
	Floating interest rate	Euribor 3M or A.P.R.B. or MLR + margin 0% - 4.00% (Depending on the Base Rate that it will be chosen)	
	Fixed interest ratefor years 3 or 5 or 10 of loan	2.00% - 8.50% (Depending on tangible or not tangible collaterals)	
1.8	Alpha Green Solutions - Eco Business		
	Floating interest rate	Euribor 1M or 3M or MLR + margin 0% - 7.00% (Depending on the Base Rate that it will be chosen)	New disbursements are exclusively based on the Minimum Lending Rate (MLR).
1.9	Alpha Photovoltaic		Financing of Construction and operation of Photovoltaic Station.
	Floating interest rate	Euribor 3M + margin 3.50% - 3.90%	
1.10	Alpha Open Horizon		Revolving Credit Line limit that covers short-term working capital needs and facilitates international trading activity.
	Floating interest rate	Euribor 3M or A.P.R.B.+ margin 0% - 2.75% (Depending on the Base Rate that it will be chosen)	Interest is calculated quarterly (31/3, 30/6, 30/9, 31/12) or semiannual (30/6, 31/12) and on the basis of a 360-day year.
2	**ALPHA AGRICULTURAL ENTREPRENEURSHIP**		
2.1	Flexible Contractual Entrepreneurship Programs		
	Floating interest rate	Euribor 6M + margin 5.00% - 6.50%	Interest is calculated biannually and on the basis of a 360-day year.
2.2	Agro-Carta		
	Floating interest rate	Euribor 6M + margin 4.50% - 6.00%	Interest is calculated biannually and on the basis of a 360-day year.
3	**DEVELOPMENT PROGRAMMES**		
3.1	H.D.B. S.A.[1]		
3.1.1	Action "BUSINESS FINANCING-ENTREPRENEURSHIP FUND II" Sub-Programme 1 - Investment Loans		**No longer available**
	Floating interest rate	Euribor 3M or A.P.R.B. or M.L.R. + margin 0% - 6.00% (Depending on the Base Rate that it will be chosen)	Due to the interest-free contribution in the loan`s principal by the Entrepreneurship Fund II by 40%, the interest rate is applied to the 60% of the loan.

[1] Hellenic Development Bank

B. LOAN INTEREST RATES

B.4.1. BUSINESSES WITH ANNUAL TURNOVER UP TO EURO 10 MILLION AND PROFESSIONALS

	PRODUCT	INTEREST RATE	NOTES
3.1.2	Action "BUSINESS FINANCING-ENTREPRENEURSHIP FUND II" Sub-Programme 3 - Subsidized Working Capital Loans Sub-Programme 4 - Subsidized Working Capital Loans		**No longer available**
	▪ Fixed interest rate for the first two (2) years of loan	3.00% - 8.00%	Fully subsidized by the Hellenic Development Bank.
	▪ Floating interest rate for years 3 to 5 of loan	Euribor 3M or A.P.R.B. or M.L.R. + margin 0.11% - 8.00% (Depending on the Base Rate that it will be chosen)	Sub-Programme 3: Due to the interest-free contribution in the loan`s principal by the Entrepreneurship Fund II by 40%, the interest rate is applied to the 60% of the loan. Sub-Programme 4: Due to the interest-free contribution in the loan`s principal by the Entrepreneurship Fund II by 5%, the interest rate is applied to the 95% of the loan
3.1.3	«BUSINESS GUARANTEE FUND COVID-19» Working Capital Loans with the guarantee of Business Guarantee Fund COVID-19		**No longer available**
	▪ Floating interest rate	Euribor 3M + margin 0.00% - 6.00%	The Bank ensures that the benefit of the Guarantee is passed on to the Enterprise by reducing the collateral requirement and/or reduced interest rate.
3.1.4	«BUSINESS GUARANTEE FUND COVID-19» Working Capital Loans with the guarantee of Business Guarantee Fund COVID-19 for Micro Enterprises		**No longer available**
	▪ Floating interest rate	Euribor 3M + margin 4.00% - 5.00%	The Bank ensures that the benefit of the Guarantee is passed on to the Enterprise by reducing the collateral requirement and/or reduced interest rate.
3.1.5	Action «TADYM - COVID19 – Small and Micro Entrerprises»		**No longer available**
	▪ Fixed interest rate for the first two (2) years of loan	5.90% - 7.90%	Fully subsidized by the Western Macedonia Development Fund "TADYM".
	▪ Floating interest rate for years 3 to 5 of loan	A.P.R.B. + margin 0% - 2.00% (Depending on taking or not tangible collaterals)	Due to the interest-free contribution in the loan`s principal by the Western Macedonia Development Fund "TADYM" by 40%, the interest rate is applied to the 60% of the loan.
3.1.6	"GUARANTEE FUND HDB - TMEDE" Working Capital Loans with the guarantee of HDB - TMEDE for Small and Medium Sized Enterprises -Engineers and Public Works Contractors		The Bank ensures that the benefit of the Guarantee is passed on to the Enterprise by reducing the collateral requirement and/or reduced interest rate.
	Floating interest rate	Euribor 3M + margin 0% - 6.00%	
3.1.7	«INNOVATION GUARANTEE FUND» For Innovative Small and Medium Sized Enterprises		
	Financing Investment Plan in Research and Innovation		The Bank ensures that the benefit of the Guarantee is passed on to the Enterprise by reduced interest rate and collateral requirement.
	Floating interest rate	Euribor 3M + margin 0% - 5.00%	

B. LOAN INTEREST RATES

B.4.1. BUSINESSES WITH ANNUAL TURNOVER UP TO EURO 10 MILLION AND PROFESSIONALS

	PRODUCT	INTEREST RATE	NOTES
3.1.8	"Business Growth Fund" co-financing Loans for Small and Medium Sized Entrerprises: ▪ Digitalization co-financing Loans ▪ Green co-financing Loans ▪ Liquidity co-financing Loans		The benefit of the Guarantee by the Hellenic Development Bank is passed on to the Enterprise by the reduced interest rate and collateral requirement.
	Floating interest rate (reduced by 25 base points)	Euribor 3M+ margin 1.75% - 6.40% (Depending on taking or not tangible collaterals and the loan amount)	Due to the interest-free contribution in the loan`s principal by the Entrepreneurship Fund II by 40%, the interest rate is applied to the 60% of the loan. Subsidized by the Hellenic Development 3% for the first 2 years of the financing
	Fixed interest rate (for total Loan duration)	3.50% - 8.25% (Depending on taking or not tangible collaterals)	
3.1.9	«Development Law Financial Instrument Guarantee Fund» (DeLFI GF) for Small and Medium Sized Enterprises with approved Business Plan in the Development Law 4887/2022	Euribor3M+margin 5.25% (max) or Fixed Interest Rate ≤ Euribor 3M+5.25% (max)	The transfer of benefit from the HDB`s Guarantee to the Final Recipient is demonstrated in each financing transaction, with the reduction of the relative cost of borrowing and collaterals.
3.2	INNOVFIN SME GUARANTEE FACILITY		**No longer available**
			Investment and Expansions Loans and Revolving Credit Line
	Floating interest rate	Euribor 3M + margin 2.00% - 6.50%	In Revolving Credit Facilities interest is calculated quarterly or semi-annually and on the basis of a 360-day year.
3.3	COSME LGF/DIRECT GUARANTEE		**No longer available**
			Investment and Expansions Loans and Revolving Credit Lines
	Floating interest rate	Euribor 3M or A.P.R.B. + margin 0.75% - 5.50% (Depending on the Base Rate that it will be chosen)	In Revolving Credit Facilities interest is calculated quarterly or semi-annually and on the basis of a 360-day year.
3.4	COSME Covid-19 Sub-window		**No longer available**
			Working Capital Loans and Revolving Credit Lines
	Floating interest rate	Euribor 3M + margin 0% - 6.00%	In Revolving Credit Facilities interest is calculated quarterly or semi-annually and on the basis of a 360-day year.

B. LOAN INTEREST RATES

B.4.1. BUSINESSES WITH ANNUAL TURNOVER UP TO EURO 10 MILLION AND PROFESSIONALS

	PRODUCT	INTEREST RATE	NOTES
3.5	EaSI MICROFINANCE		**No longer available**
			Investment and Expansions Loans and Revolving Credit Lines
	Floating interest rate	A.P.R.B. + margin 0% - 2.00%	In Revolving Credit Facilities interest is calculated quarterly or semi-annually and on the basis of a 360-day year.
3.6	PAN EUROPEAN GUARANTEE FUND - EGF		**No longer available**
			Investment and Expansions Loans and Revolving Credit Lines
	Floating interest rate	Euribor 3M + margin 0% - 6.00%	In Revolving Credit Facilities interest is calculated quarterly or semi-annually and on the basis of a 360-day year.
3.7	INVEST EU FUND		
			Investment and Expansions Loans and Revolving Credit Lines
	Floating interest rate	Euribor 3M + margin 0% - 2.80%	In Revolving Credit Facilities interest is calculated quarterly or semi-annually and on the basis of a 360-day year.
	Fixed interest rate (for total Loan duration)	3.60% - 5.60% (Depending on taking or not tangible collaterals)	

Note
The final interest rate for businesses with annual turnover up to Euro 10 million and professionals is formed on a case-by-case basis, in accordance with the credit rating of the business and the collaterals offered.

B. LOAN INTEREST RATES

B.4.2. BUSINESSES WITH ANNUAL TURNOVER ABOVE EURO 5 MILLION

	PRODUCT	INTEREST RATE		NOTES
1	**Alpha 500**			
	Overdraft Interest Rate	Floating	MLR + margin	- Interest is calculated quarterly or bi-annually (30/6, 31/12) subject to the agreement between the Customer and the Bank (loan contract). - The applicable margin is subject to negotiation (for working capital loans, as well as for mid-term and long-term loans).
2	**Alpha 600**			
	Working Capital without maturity	Floating	MLR + margin	- Interest is calculated quarterly (31/3, 30/6, 30/9, 31/12) and on the basis of a 360-day year. - The applicable margin is subject to negotiation (for working capital loans, as well as for mid-term and long-term loans).
3	**Alpha 605**			
	Working Capital in USD, GBP, JPY, CHF	Floating	Foreign Exchange MLR+ margin	The applicable margin is subject to negotiation (for working capital loans, as well as for mid-term and long-term loans).
4	**Alpha 620**			
	Working Capital for 3 years	Fixed	7.25%	**No longer available.**
5	**Alpha 630**			
	Working Capital for a specific period	Interbank Market Rate		The applicable margin is subject to negotiation (for working capital loans, as well as for mid-term and long-term loans).
6	**Alpha 650**			- Interest is calculated quarterly (31/3, 30/6, 30/9, 31/12) and on the basis of a 360-day year. - The applicable margin is subject to negotiation (for working capital loans, as well as for mid-term and long-term loans).
	Working Capital	Floating	Euribor 1M + margin	
7	**Alpha 651**			
	Working Capital	Floating	Euribor 3M + margin	
8	**Alpha 652**			
	Working Capital	Floating	Euribor 6M + margin	
9	**Alpha 670**			
	Current Premier	Floating	APRB + margin	

B. LOAN INTEREST RATES

B.4.2. BUSINESSES WITH ANNUAL TURNOVER ABOVE EURO 5 MILLION

	PRODUCT	INTEREST RATE		NOTES
10	**Alpha 671**			- Interest is calculated quarterly or bi-annually (30/6, 31/12) subject to the agreement between the Customer and the Bank (loan contract). - The applicable margin is subject to negotiation (for working capital loans, as well as for mid-term and long-term loans).
	Lending Premier	Floating	APRB + margin	
11	**Loan for Fixed Assets Installations**			
		Floating	MLR + margin	
12	**Alpha 810**			
	Commercial Mortgage Loan			**No longer available.**
	▪ Floating interest rate	MLR + margin 1.00%		
	▪ Fixed for 3 years (For acquisition, repair and construction of commercial building)	6.50%		
13	**Sight Deposits 2005 Foreign Residents**			
		Floating		Based on the Central Banks' interest rates

General Notes on Loans
1. Contribution under Law 128/75: ▪ 0.60% for business loans ▪ 0.12% for mortgage loans (for professional use property, interest rates are increased by 0.60%) and loans to farmers.
2. Overdue Interest Rate: 2.5 percentage points over any contractual interest rate.
3. Overdue interest rate on Letter of Guarantee forfeiture: on the basis of the Minimum Lending Rate (MLR), plus a 3.25% margin, plus a 2.5% increase, plus Contribution under Law 128/75 (currently) at 0.6%