



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.



CONTENTS

TYPES OF OPERATIONS		Page
A.	FUND TRANSFERS	1 – 9
B.	DEPOSITS	10 – 12
C.	CLEAN DOMESTIC COLLECTIONS	13
D.	LETTERS OF GUARANTEE	14
E.	FOREIGN EXCHANGE TRANSACTIONS	15 – 16
F.	EXPORTS	17
G.	IMPORTS	18 – 19
H.	INVESTMENT SERVICES – FINANCIAL INSTRUMENTS – SAFEKEEPING AND ADMINISTRATION OF FINANCIAL INSTRUMENTS – CUSTODY SERVICES FOR INSTITUTIONAL INVESTORS.....	20 - 24
I.	FINANCING	25 – 33
J.	DIGITAL SERVICES	34 – 36
K.	OTHER SERVICES	37 – 39



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	8	5		
	- Over Euro 1,000	0.10%				
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	<ul style="list-style-type: none"> ▪ Through the Branch: <ul style="list-style-type: none"> ▶ Under SEPA specifications <ul style="list-style-type: none"> - Up to Euro 5,000 - From Euro 5,000.01 up to Euro 50,000 - Over Euro 50,000 ▶ Under non-SEPA specifications (Euro or Foreign Currency) <ul style="list-style-type: none"> - Up to Euro 5,000 - From Euro 5,000.01 up to Euro 50,000 - Over Euro 50,000 ▶ Urgent Payment Orders ▶ With charging option "OUR" ▶ Through the IRIS Online Payments service <ul style="list-style-type: none"> - Up to Euro 12,500 - From Euro 12,500.01 up to Euro 50,000 					<ul style="list-style-type: none"> 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. Through debit of the "Alpha Smart Management" account, 50% discount on the applicable charges. Collected additionally to any applicable commissions. Collected additionally to any applicable commissions.
	- Up to Euro 5,000	Fixed Charges	100	12		
	- From Euro 5,000.01 up to Euro 50,000	0.15%	15	75		
	- Over Euro 50,000	0.20%		250		
	- 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	0.25%	125	300		
		Fixed Charges		20		
		Fixed Charges		1.5		
		Fixed Charges		5		
2.1.2	<ul style="list-style-type: none"> ▪ Through Digital Networks (myAlpha Web/myAlpha Mobile/myAlpha Phone): <ul style="list-style-type: none"> ▶ Under SEPA specifications <ul style="list-style-type: none"> Individuals - Companies <ul style="list-style-type: none"> - Up to Euro 5,000 - From Euro 5,000.01 up to Euro 50,000 - From Euro 50,000.01 up to Euro 150,000 - Over Euro 150,000 ▶ Under non-SEPA specifications in Euro with charging option "OUR" (within Greece only) <ul style="list-style-type: none"> Individuals - Companies <ul style="list-style-type: none"> - Up to Euro 5,000 - From Euro 5,000.01 up to Euro 50,000 - From Euro 50,000.01 up to Euro 150,000 - Over Euro 150,000 (within Greece only) 					<ul style="list-style-type: none"> 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. The charges of the beneficiary's bank are included so that the beneficiary receives the transfer amount in full.
	- Up to Euro 5,000	Fixed Charges		1		
	- From Euro 5,000.01 up to Euro 50,000	Fixed Charges		3		
	- From Euro 50,000.01 up to Euro 150,000	Fixed Charges		5		
	- Over Euro 150,000	Fixed Charges		25		
	- Up to Euro 5,000	Fixed Charges		3		
	- From Euro 5,000.01 up to Euro 50,000	Fixed Charges		7		
	- From Euro 50,000.01 up to Euro 150,000	Fixed Charges		14		
	- Over Euro 150,000 (within Greece only)	Fixed Charges		45		



SECTION A: FUND TRANSFERS

CODE	TYPE OF SERVICE	COMMISSION RATE	MINIMUM AMOUNT IN EURO	MAXIMUM AMOUNT IN EURO	NOTES	
	▶ Through the IRIS Online Payments service					
	- Up to Euro 12,500	Fixed Charges		1.5	Collected additionally to any applicable commissions.	
	- From Euro 12,500.01 up to Euro 50,000	Fixed Charges		5		
	▶ 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. 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.	
	With currency conversion					
	- Up to USD 15,000	Fixed Charges	10 (Individuals) 15 (Companies)			
	From account in the same currency					
	- Up to Euro 12,500	Fixed Charges	10 (Individuals) 15 (Companies)			
	- From Euro 12,500.01 up to Euro 50,000	Fixed Charges	10 (Individuals) 15 (Companies)			
	- From Euro 12,500.01 up to Euro 50,000	Fixed Charges	10 Individuals 25 Companies			Valid from 9.8.2022
	- From Euro 50,000.01 up to Euro 100,000	Fixed Charges	50			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.
	- From Euro 100,000.01 up to Euro 200,000	Fixed Charges	75			
	- From Euro 200,000.01 up to Euro 500,000	Fixed Charges	125			
	• With charging option "OUR", (in Euro outside Greece and Foreign Currency within/outside Greece)					
	- 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. Available only for Companies.	
	- 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			
	▪ Through the Service Alpha Mass Payments				These commissions are effective only for payment orders included into mass payment files of the Service Alpha Mass Payments.	
	▶ Under non-SEPA specifications (in Euro and Foreign Currency)				The payment order should be in the same currency as the debit account. 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. The pricing of payments under SEPA specifications is stated in Code 8.2	
	- Up to Euro 12,500	Fixed Charges	15			
	- From Euro 12,500.01 up to Euro 50,000	Fixed Charges	25			
	- From Euro 50,000.01 up to Euro 100,000	Fixed Charges	50			
	- From Euro 100,000.01 up to Euro 200,000	Fixed Charges	75			
	- Over Euro 200,000	Fixed Charges	125			
	▶ Urgent Payment Orders under non-SEPA specifications	Fixed Charges	10		Collected additionally to any applicable commissions.	
	▶ With charging option "OUR", (in Euro outside Greece and Foreign Currency within/outside Greece)					
	- 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			
	- Over Euro 200,000	Fixed Charges	60			
2.1.3	Payment of credit cards issued by other banks in Greece.					
	▶ By debiting a deposit account					
	▪ Through the Branch	Fixed Charges		3		
	▪ Through Digital Networks (myAlpha Web/myAlpha Mobile/myAlpha Phone)	Fixed Charges		1		
	▶ By cash payment					
	▪ At the Automated Cash Transaction Centres (ACTCs)	Fixed Charges		1		
	▪ At the Cashiers' Desks of the Branch Network	Fixed Charges		5		



SECTION A: FUND TRANSFERS

CODE	TYPE OF SERVICE	COMMISSION RATE	MINIMUM AMOUNT IN EURO	MAXIMUM AMOUNT IN EURO	NOTES	
2.2	In non-EU/EEA (irrespective of currency)				No additional SWIFT charges are collected.	
2.2.1	▪ Through the Branch:				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. Collected additionally to any applicable commissions.	
	- 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	0.25%	125	300		
	▶ Urgent Payment Orders	Fixed Charges	20			
	▶ With charging option "OUR"	0.15%	3	100		
2.2.2	▪ Through Digital Networks (myAlpha Web/myAlpha Mobile/myAlpha Phone): With currency conversion				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. Payment orders with conversion into foreign currency are carried out for amounts up to the equivalent of USD 15,000. 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. Valid from 9.8.2022 Collected additionally to any applicable commissions. Available only for Companies.	
	- Up to USD 15,000	Fixed Charges	10 (Individuals) 15 (Companies)			
	From account in the same currency					
	- Up to Euro 12,500	Fixed Charges	10 (Individuals) 15 (Companies)			
	- From Euro 12,500.01 up to Euro 50,000	Fixed Charges	10 (Individuals) 15 (Companies)			
	- From Euro 12,500.01 up to Euro 50,000	Fixed Charges	10 (Individuals) 25 (Companies)			
	- From Euro 50,000.01 up to Euro 100,000	Fixed Charges	50			
	- From Euro 100,000.01 up to Euro 200,000	Fixed Charges	75			
	- From Euro 200,000.01 up to Euro 500,000	Fixed Charges	125			
	▶ 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			
	- 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			
	▪ Through the Service Alpha Mass Payments					These commissions are effective only for payment orders included into mass payment files of the Service Alpha Mass Payments. The payment order should be in the same currency as the debit account. 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.
	- Up to Euro 12,500	Fixed Charges	15			
	- From Euro 12,500.01 up to Euro 50,000	Fixed Charges	25			
	- From Euro 50,000.01 up to Euro 100,000	Fixed Charges	50			
- From Euro 100,000.01 up to Euro 200,000	Fixed Charges	75				
- Over Euro 200,000	Fixed Charges	125				
▶ Urgent Payment Orders	Fixed Charges	10				
▶ 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				
- 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				
- Over Euro 200,000	Fixed Charges	60				
2.3	Countries where the Alpha Bank Group is present				Great Britain, Albania, Cyprus, Romania, Luxembourg.	
	▶ For credit to deposit account					
	▪ Through the Branch	Fixed Charges	10		No additional SWIFT charges are collected.	
	▪ Through Digital Networks (myAlpha Web/myAlpha Mobile/myAlpha Phone): Individuals - Companies	Fixed Charges	1		Applicable for amounts up to Euro 10,000.	
	▶ For cash payment	Fixed Charges	12			



SECTION A: FUND TRANSFERS

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		The Bank reserves the right to claim any additional charge applied by the beneficiary's bank.
2.6	Request for tracing a payment order	Fixed Charges	40		
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.
	▪ Up to 3 months	Fixed Charges	40		
	▪ Older than 3 months	Fixed Charges	60		
3	INCOMING PAYMENT ORDERS FROM OTHER BANKS				
3.1	▶ For credit to deposit account				Collected irrespectively of currency and amount on condition that the charging option is "SHA".
	- Up to the equivalent of Euro 5	Free of Charge	Free of Charge		
	- From the equivalent of Euro 5,01 up to the equivalent of Euro 12,500	Fixed Charges	3		
	- From the equivalent of Euro 12,500.01 up to the equivalent of Euro 50,000	Fixed Charges	5		
	- Over the equivalent of Euro 50,000	Fixed Charges	8		
	▶ 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.	
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		40		
	▪ Older than 3 months		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		



SECTION A: FUND TRANSFERS

CODE	TYPE OF SERVICE	COMMISSION RATE	MINIMUM AMOUNT IN EURO	MAXIMUM AMOUNT IN EURO	NOTES
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 other Greek bank				
	<ul style="list-style-type: none"> ▪ Credit to a deposit or loan account ▪ For cash payment only after the approval of the authorisation board responsible for the Client 	Free of Charge		Free of Charge	With value date for domestic personal cheques, the third working day.
5.3	Bank Cheque issued by other Greek bank				
	<ul style="list-style-type: none"> ▪ Credit to a deposit or loan account ▪ For cash payment only after the approval of the authorisation board responsible for the Client 	Free of Charge		Free of Charge	With value date for domestic bank cheques, the next working day.
	<ul style="list-style-type: none"> ▪ For cash payment only after the approval of the authorisation board responsible for the Client 	0.30%	10		
	<ul style="list-style-type: none"> ▪ 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	
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	



SECTION A: FUND TRANSFERS

CODE	TYPE OF SERVICE	COMMISSION RATE	MINIMUM AMOUNT IN EURO	MAXIMUM AMOUNT IN EURO	NOTES
6.7	Provision of Cheque-Book				Per cheque form.
	▶ To a holder of the "Alpha Premier" account, by an order made:				
	▪ <u>Through the Branch</u>	Fixed Charges	2		
	▪ <u>Through Digital Networks</u>	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:				
	▪ <u>Through the Branch</u>	Fixed Charges	2		
	▪ <u>Through Digital Networks</u>	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				
	▶ Fixed amount between deposit accounts kept with the Bank	Free of Charge	Free of Charge		
	▶ 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.
	<ul style="list-style-type: none"> ▶ Following an agreement of the Bank with the companies/organisations 				
	<ul style="list-style-type: none"> ▶ 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.
7.3	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.
	<ul style="list-style-type: none"> ▶ <u>Through the Branch</u> 				
	<ul style="list-style-type: none"> ▪ Payment by debiting an account 				
	<ul style="list-style-type: none"> ▪ Payment by debiting a card 				
	<ul style="list-style-type: none"> ▪ Cash payment 				
	<ul style="list-style-type: none"> ▶ <u>Through Digital Networks</u> (myAlpha Web/myAlpha Mobile/myAlpha Phone) 				
	<ul style="list-style-type: none"> ▪ Payment by debiting an account 				
	<ul style="list-style-type: none"> ▪ Payment by debiting a card 				
	<ul style="list-style-type: none"> ▶ <u>Through Automated Cash Transaction Centres (ACTCs) in cash</u> 				
	<ul style="list-style-type: none"> ▶ <u>Through ATMs by debiting an account</u> 				



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	1.2		
8.2	Through the Electronic Payment Service (Alpha Mass Payments)				Pricing upon agreement.
	▶ Per file				
	▶ Per transaction				
	▪ Credit Alpha Bank account ▪ Credit third bank account (under SEPA specifications)				
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:				The charges are carried out on a monthly basis.
	▶ SWIFT MT940	Fixed Charges	35		
	▶ File in SWIFT MT940 format	Fixed Charges	30		
	▶ File under Bank specifications	Fixed Charges	15		
11	ALPHA INSTANT DEPOSIT				
11.1	ALPHA INSTANT DEPOSIT Service				Pricing upon agreement.



SECTION A: FUND TRANSFERS

GENERAL TERMS
A. EXECUTION OF PAYMENT ORDER AND VALUE DATES
<p>1. 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.</p> <p>2. 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.</p> <p>3. The Bank undertakes the obligation to transfer the <u>full amount</u> 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.</p>
B. PAYMENT ORDERS TO AND FROM OTHER BANKS
<p>1. 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:</p> <ul style="list-style-type: none"> ▪ 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. <p>2. The incoming payment orders, regardless of the amount, are executed under the following value dates:</p> <ul style="list-style-type: none"> ▪ Incoming payment orders in Euro or other currencies of the European Union/EEA crediting accounts held: <ul style="list-style-type: none"> (a) in <u>the same currency</u> the value date is the value date of the payment order*. (b) in <u>a different currency</u> 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. <p><i>*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.</i></p> <p>3. A transaction under SEPA specifications is defined as every online credit transfer, within the European Union, carried out only on the conditions mentioned below:</p> <ul style="list-style-type: none"> ▪ 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 <p><i>** The SEPA countries include:</i> <u>EURO19 (Eurozone):</u> Belgium, Germany, Greece, Spain, France, Ireland, Italy, Latvia, Luxembourg, the Netherlands, Austria, Portugal, Finland, Slovenia, Cyprus, Malta, Estonia, Slovakia and Lithuania. <u>EU28:</u> EURO19 plus Czech Republic, Denmark, Hungary, Poland, Sweden, Bulgaria, Romania, Croatia. <i>In addition the following countries:</i> United Kingdom, Iceland, Norway, Liechtenstein, Switzerland, Monaco, San Marino, Guernsey, Isle of Man, Andorra and Vatican City State. <i>Finally, the following areas (where the European legislation is applicable):</i> Martinique, Guadeloupe, French Guiana, Reunion Island, Gibraltar, the Azores, Madeira, Canary Islands, Åland Islands, Mayotte, Saint Barthélemy, Saint Martin, Saint Pierre and Miquelon Islands.</p> <p>4. 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.</p> <p>5. The IRIS Online Payments 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.</p>
C. CHEQUES IN EURO
<p>1. All the cheques in Euro payable to other banks of Greece are compulsorily deposited to deposit or loan accounts.</p>



SECTION B: DEPOSITS

CODE	TYPE OF SERVICE	COMMISSION RATE	MINIMUM AMOUNT IN EURO	MAXIMUM AMOUNT IN EURO	NOTES
1	TRANSACTION CHARGES				
	For each <u>transaction</u> over:				
1.1	four (4) per month , accounts are charged as follows:				Regardless of average monthly balance.
	▶ Alpha 290 and Alpha 500 and Alpha Premier Farmers Account:				
	▪ From 5 up to 500 transactions	Fixed Charges	1		
	▪ Over 501 transactions	Fixed Charges	3		
1.2	twenty nine (29) per month , accounts are charged as follows:				Regardless of average monthly balance.
	▶ Alpha Cash Management:				
	▪ From 30 up to 500 transactions	Fixed Charges	1		
	▪ Over 501 transactions	Fixed Charges	3		
	▶ Alpha Smart Management (regardless of the number of transactions)	Free of Charge	Free of Charge	Free of Charge	
Exempted from Transaction Charges					
<p>No extra charges on transactions (credits or debits) to Alpha 290, Alpha 500, Alpha Cash Management and Alpha Smart Management accounts that:</p> <ul style="list-style-type: none"> ▪ 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 					



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
▪ 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, Alpha Smart Management and Alpha Payroll 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 Youth Line, Alpha Payroll, 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.	
Exceptions:	
If the electronic payment of salary / pension in the accounts Alpha Payroll and Alpha Payroll Savings is discontinued for six consecutive months, from the next interest period, interest is calculated by the current interest rates of the Alpha Savings account.	
ii. For the Alpha Premier, Alpha Savings, Alpha Savings Plus (no longer available) 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.	
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.	
<i>Alpha Bank participates in the HELLENIC DEPOSIT AND INVESTMENT GUARANTEE FUND in accordance with the provisions of Law 4370/2016.</i>	
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%	15		
		0.25%	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				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" .
	<ul style="list-style-type: none"> ▪ Credit to a deposit account ▪ For placement of the cheque's proceeds in term deposits 	Fixed Charges		2	Per item.
		Free of Charge		Free of Charge	
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.
4	BANKNOTES				
4.1	Purchase/Sale of foreign banknotes				
	- Up to Euro 500	Fixed Charges		7	
	- From Euro 500.01 up to Euro 2,500	Fixed Charges		12	
	- Over Euro 2,500	0.50%			
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		Value date four (4) working days. 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.
4.5	Foreign banknotes withdrawal from foreign currency accounts in the same or other currency	0.40%	10		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.
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

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



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:				Additional courier expenses when the cooperating courier company is used.
	▪ 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	IMPORTS WITHIN THE EUROPEAN UNION UP TO EURO 50,000				No additional SWIFT expenses.
3.1	<u>Through the Branches</u>				
	▪ Commission for processing and reporting of Imports data	Fixed Charges		7	
	▪ Commission for issuance of a payment order to other bank				
	▶ Under SEPA specifications				
	- Up to Euro 5,000	Fixed Charges		15	
	- From Euro 5,000.01 up to Euro 50,000	0.21%	25	105	
	▶ Under non-SEPA specifications				
	- Up to Euro 5,000	Fixed Charges		19	
	- From Euro 5,000.01 up to Euro 50,000	0.20%	20	100	
3.2	<u>Through myAlpha Web for Companies and Alpha Mass Payments</u>				
	▪ Commission for processing and reporting of Imports data	Fixed Charges		5	
	▪ Commission for issuance of a payment order to other bank				
	- Up to Euro 5,000	Fixed Charges		1	
	- From Euro 5,000.01 up to Euro 50,000	Fixed Charges		3	



SECTION G: IMPORTS

CODE	TYPE OF SERVICE	COMMISSION RATE	MINIMUM AMOUNT IN EURO	MAXIMUM AMOUNT IN EURO	NOTES
4	OTHER SERVICES - EXPENSES				
4.1	Settlement of Imports through "SEPA Direct Debit"				No additional SWIFT expenses.
	▪ Through the Branches	0.45%	35		
	▪ Through Alpha Web International Trade	0.30%	25		
4.2	Swift expenses for:				
	▪ Issuance of Payment order	Fixed Charges		19	
	▪ Issuance of an L/C - L/G - SBLC	Fixed Charges		35	
	▪ Other messages	Fixed Charges		15	
4.3	Urgent payment order	Fixed Charges		20	Collected additionally to any applicable commissions.
4.4	Payment order with charging option "OUR"	0.15%	3	100	
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 A.E.D.A.K. – ALPHA MUTUAL FUNDS					
1.1.1	Subscription: <ul style="list-style-type: none"> ▪ Money Market Funds ▪ Fixed Income Funds ▪ Structured Funds ▪ Balanced Funds ▪ Equity Funds 	Free of Charge 1.00% 3.00% 4.00% 1.00%			Note: The commissions refer to the maximum charges. The exact commission rate depends on each Mutual Fund.	
1.1.2	Redemption: <ul style="list-style-type: none"> ▪ Money Market Funds ▪ Fixed Income Funds ▪ Structured Funds ▪ Balanced Funds ▪ Equity Funds 	Free of Charge 0.75% 2.00% 2.00% 1.00%				See Section H, General Terms, Terms 2 and 3
1.2	ALPHA ASSET MANAGEMENT A.E.D.A.K. - ALPHA (LUX) GLOBAL FUNDS					
1.2.1	Subscription: <ul style="list-style-type: none"> ▪ Balanced Funds ▪ Equity Funds 	2.50% 3.00%				See Section H, General Terms, Terms 2 and 3
1.2.2	Redemption: <ul style="list-style-type: none"> ▪ Balanced Funds ▪ Equity Funds 	Free of Charge				
1.3	MUTUAL FUNDS AND SICAV MANAGED BY FOREIGN ASSET MANAGEMENT COMPANIES					
1.3.1	Subscription: <ul style="list-style-type: none"> ▪ Money Markets Funds ▪ Fixed Income Funds ▪ Balanced/Other Funds ▪ Equity Funds 	0.30% 2.40% 3.80% 4.80%			See Section H, General Terms, Terms 2 and 3	
1.3.2	Redemption: <ul style="list-style-type: none"> ▪ Money Markets Funds ▪ Fixed Income Funds ▪ Balanced/Other Funds ▪ Equity Funds 	Free of Charge				See Section H, General Terms, Terms 2 and 3

**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
2	SECURITIES IN THE ATHENS EXCHANGE AND CYPRUS STOCK EXCHANGE				
2.1	Transaction value				See Section H, General Terms, Terms 4 and 5
	- Up to Euro 6.000	1.00%	15		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.
	- 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 :				Purchase and sale commissions are valid for transactions in primary and secondary market.
	▪ 0 – 1	0.20%			
	▪ 1 – 3	0.35%			
	▪ 3 – 10	0.50%			
	▪ 10+	0.65%			
3.2	Corporate Bonds Years to Maturity :				See Section H, General Terms, Term 6
	▪ 0 – 1	0.30%			
	▪ 1 – 3	0.50%			
	▪ 3 – 10	0.65%			
	▪ 10+	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 A.E.D.A.K.	Free of Charge			
4.1.2	ALPHA LUX GLOBAL FUNDS managed by ALPHA ASSET MANAGEMENT A.E.D.A.K.	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 A.E.D.A.K.)	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.
<p>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.</p> <p>The inducements, are calculated as a percentage of the management fees according to: Inducement Amount = Agreed Percentage of Inducement % x management fees of UCITS.</p> <p>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%.</p>
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.
<p>6. Regarding Bonds (complex / non complex):</p> <ul style="list-style-type: none"> • 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). <p>Structured bonds are included in the category of “Complex Bonds” and offered through the Alpha Private Bank Centers, under ad hoc pricing.</p>
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. <u>Derivatives</u> : Offered by specific Divisions of the Bank under ad hoc pricing.
10. <u>On demand research/analysis</u> : 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.
<p>11. Safekeeping commission for securities in physical form is calculated on face value and pre-collected:</p> <p>(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.</p> <p>(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.</p>



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 ▪ Over Euro 100,000	0.30% 0.20%			Collected upon collection of certifications or payment orders.
2	CHARGES FOR LOANS				
2.1	Charges for long-term financings in Euro and Foreign Currency ▪ 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 signature of the relevant loan agreement (new contract) or upon disbursement.
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 ▪ From Euro 20,000.01 up to Euro 50,000 ▪ From Euro 50,000.01 up to Euro 100,000 ▪ From Euro 100,000.01 up to Euro 500,000 ▪ From Euro 500,000.01 up to Euro 1,000.000	Fixed Charges Fixed Charges Fixed Charges Fixed Charges Fixed Charges	300 400 450 700 1,200		Collected once per year in case of original approval or renewal of limits. In case of increase of limits, the charges are collected on the difference amount. Also applies to the product Alpha Easy Business.
3	INVESTMENT PROGRAMMES				
3.1	JEREMIE – Co-financed Loans Contract Amendment Fee Assessment / Certification charges	Fixed Charges Fixed Charges	150 150		No longer available.
3.2	INNOVFIN SME GUARANTEE FACILITY Up to 100,000 From Euro 100,000.01 up to Euro 200,000 From Euro 200,000.01 up to Euro 500,000 From Euro 500,000.01 up to Euro 1,000,000 Over Euro 1,000,000.01	Fixed Fixed Fixed Fixed Fixed	350 400 600 900 1,500		No longer available. Lump sum payment upon signature of the relevant loan agreement.
3.3	COSME LGF/DIRECT GUARANTEE Up to Euro 50,000 From Euro 50,000.01 up to Euro 100,000 From Euro 100,000.01 up to Euro 150,000 Over Euro 150,000.01	Fixed Charges Fixed Charges Fixed Charges Fixed Charges	250 350 450 600		Lump sum payment upon signature of the relevant loan agreement.
3.4	COSME Covid-19 Sub-window Up to Euro 50,000 From Euro 50,000.01 up to Euro 100,000 From Euro 100,000.01 up to Euro 150,000	Fixed Charges Fixed Charges Fixed Charges	250 350 450		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.



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	Lump sum payment upon loan disbursement.
	▪ «BUSINESS GUARANTEE FUND COVID-19»	Fixed Charges			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				Lump sum payment upon loan disbursement.
	▪ Up to Euro 25.000	Fixed Charges	250		
	▪ 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%			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 200.000	Fixed Charges	800			
3.6	EaSI MICROFINANCE				
	▪ 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.
3.7	PAN EUROPEAN GUARANTEE FUND - EGF				
	▪ 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.

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
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		Lump sum payment upon approval.
	▪ From Euro 20,000.01 up to Euro 50,000	Fixed Charges	500		
	▪ 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		Paid once per year.
	▪ From Euro 20,000.01 up to Euro 50,000	Fixed Charges	300		
	▪ 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		
4.2.1	Transaction Charges: For each transaction over twenty-nine (29) per month, the following charges are applicable:				
	▪ 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		
4.4	My Alpha POS Credit Line				
	▪ One-off Loan Application Assessment Fee	Fixed Charges			Lump sum payment upon approval according to the Charges for short-term financings in Euro, code 2.2
	▪ Annual Fee for Reassessment of Limit Renewal	Fixed Charges			Paid once per year according to the Charges for short-term financings in Euro, code 2.2
4.5	Alpha Development				
	▪ One-off Loan Application Assessment Fee	Fixed Charges	350		Lump sum payment upon loan disbursement.
4.6	Alpha Equipment				
	▪ One-off Loan Application Assessment Fee				
	▪ Up to Euro 30,000	Fixed Charges	300		Lump sum payment upon loan disbursement.
	▪ From Euro 30,000.01 up to Euro 80,000	Fixed Charges	800		
	▪ From Euro 80,000.01 up to Euro 150,000	Fixed Charges	1,000		
	▪ Over Euro 150,000	Fixed Charges	1,500		
4.7	Alpha Commercial Mortgage				
	▪ One-off Loan Application Assessment Fee				
	▪ From Euro 10,000 up to Euro 50,000	Fixed Charges	500		Fees for lawyers' court appearance and for mortgage prenotation as applicable shall be borne by the borrower.
	▪ From Euro 50,000.01 up to Euro 150,000	Fixed Charges	750		
	▪ 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		
	▪ One-off Extension or Reduction of Loan Tenor Assessment Fee	Fixed Charges	150		



SECTION I: FINANCING

CODE	TYPE OF SERVICE	EXPENSES/ FEES	MINIMUM AMOUNT IN EURO	MAXIMUM AMOUNT IN EURO	NOTES
4.8	Alpha Exports Development				Lump sum payment upon loan disbursement.
	▪ One-off Loan Application Assessment Fee				
	▪ Up to Euro 100,000	Fixed Charges	150		
	▪ From Euro 100,000.01 up to Euro 300,000	Fixed Charges	300		
	▪ From Euro 300,000.01 up to Euro 1,000,000	Fixed Charges	500		
4.9	One-off Loan Application Assessment Fee (sectoral products):				Lump sum payment upon loan disbursement.
	▪ Alpha Photovoltaic				
	▪ Up to Euro 150,000	Fixed Charges	2,000		
	▪ From Euro 150,000.01 up to Euro 300,000	Fixed Charges	3,000		
	▪ Over Euro 300,000	Fixed Charges	3,500		
	▪ Alpha Green Solutions - Eco Business				
	▪ Up to Euro 50,000	Fixed Charges	400		
▪ From Euro 50,000.01 up to Euro 150,000	Fixed Charges	600			
	▪ Over Euro 150,000	Fixed Charges	800		
4.10	“Easy Business” open 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	250		
	- From Euro 10,000.01 up to Euro 30,000	Fixed Charges	300		
	- From Euro 30,000.01 up to Euro 100,000	Fixed Charges	350		
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		
	- From Euro 30,000.01 up to Euro 100,000	Fixed Charges	350		
5	Alpha Agricultural Entrepreneurship				
5.1	Flexible Contractual Entrepreneurship Programs				Lump sum, upon activation of loan contract.
	▪ One-off Application Assessment Fee	Fixed Charges	50		
5.2	Agro-Carta				
	▪ One-off Application Assessment Fee	Free of Charge	Free of Charge		



SECTION I: FINANCING

CODE	TYPE OF SERVICE	EXPENSES/ FEES	MINIMUM AMOUNT IN EURO	MAXIMUM AMOUNT IN EURO	NOTES
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.
10	ALPHA HOUSING LOANS				
10.1	▪ One-off Loan Application Assessment Fee	Fixed Charges		430	Code 10.1, 10.2, 10.3: 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).
10.2	Alpha Cash Collateral and Alpha Home Renovation ▪ One-off Loan Application Assessment Fee	Fixed Charges		350	
10.3	Alpha Green Solutions - Energy Saving Home ▪ One-off Loan Application Assessment Fee	Fixed Charges		200	
10.4	Title and Technical Inspection Fees	Fixed Charges		420	Code 10.4: For cases with mortgage prenotation. The fee is non-refundable and it is collected per examined property before the respective inspections are carried out.
10.5	Title Inspection Fee	Fixed Charges		49.60	
10.6	Building Works Progress Report	Fixed Charges		120 (Per Order)	
10.7	Fees for Release of Mortgage Prenotation - Release of Mortgage	Fixed Charges		50 (Per Release)	
11	APPLICATION ASSESSMENT FEE FOR EXISTING HOUSING LOAN				Code 10.5: 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	



SECTION I: FINANCING

CODE	TYPE OF SERVICE	EXPENSES/ FEES	MINIMUM AMOUNT IN EURO	MAXIMUM AMOUNT IN EURO	NOTES
11.4	<ul style="list-style-type: none"> ▪ 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	<ul style="list-style-type: none"> ▪ Letter of intent for release of Mortgage Prenotation ▪ Reissue of copies of contracts 	Fixed Charges	20		
12	CONSUMER LOANS				
12.1	Educational Loan <ul style="list-style-type: none"> ▪ Application Processing Fees 	Fixed Charges	180		Collected one-off upon loan disbursement.
12.2	Home Equipment Loan <ul style="list-style-type: none"> ▪ Application Processing Fees 	Fixed Charges	180		Collected one-off upon loan disbursement.
12.3	Alpha Green Solutions <ul style="list-style-type: none"> ▪ Application Processing Fees 	Fixed Charges	120		Collected one-off upon loan disbursement.
12.4	Consumer Loans through Merchants	Fixed Charges	50	300	
13	PERSONAL LOANS				
13.1	Alpha Metron Ariston <ul style="list-style-type: none"> ▪ Application Processing Fees 	Fixed Charges	180		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.
13.3	Alpha Metron Ariston with mortgage prenotation <ul style="list-style-type: none"> ▪ Application Processing Fees 	Fixed Charges	250		Collected one-off upon loan disbursement. Also, collected charges for Title and Technical Inspection Fees as of Alpha Housing Loans (Code 10.4). 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.
13.4	Alpha Metron Ariston for pay roll customers <ul style="list-style-type: none"> ▪ Application Processing Fees 	Fixed Charges	90		Collected one-off upon loan disbursement.
13.5	myAlpha Quick Loan	Fixed Charges	60		Collected one-off upon loan disbursement. Product is only available through myAlpha Mobile.
13.6	Alpha All in 1 <ul style="list-style-type: none"> ▪ Application Processing Fees 	Fixed Charges	180		Collected one-off upon loan disbursement.



SECTION I: FINANCING

CODE	TYPE OF SERVICE	EXPENSES/ FEES	MINIMUM AMOUNT IN EURO	MAXIMUM AMOUNT IN EURO	NOTES
13.7	Alpha All in 1 with mortgage prenotation ▪ Application Processing Fees	Fixed Charges	250		Collected one-off upon loan disbursement. Also, collected charges for Title and Technical Inspection Fees as of Alpha Housing Loans (Code 10.4). 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.
13.8	Alpha Epipleon ▪ Annual Subscription	Free of Charge	Free of Charge		
13.9	Alpha Epilogi ▪ Annual Subscription	Fixed Charges	80		Collected every year
13.10	Alpha House Expenses Consumer Loan ▪ Annual Subscription	Fixed Charges	40		Collected every year
13.11	Open Credit ▪ Annual Subscription	Fixed Charges	120		Collected every year.
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	notosplus Visa	Fixed Charges	24		Up to 2 additional cards: Free of charge.
14.1.9	Vodafone Bonus Visa	Fixed Charges	24		Up to 2 additional cards: Free of charge.
14.1.10	Vodafone Bonus Mastercard	Fixed Charges	30		Up to 2 additional cards: Free of charge.
14.1.11	Affinity Mastercard	Fixed Charges	30		Up to 2 additional cards: Free of charge.
14.1.12	Energy Mastercard	Fixed Charges	30		Up to 2 additional cards: Free of charge.
14.1.13	Classic Luxury Card Kalogirou Bonus Mastercard	Fixed Charges	30		Up to 2 additional cards: Free of charge.
14.1.14	Premium Luxury Card Kalogirou Bonus Mastercard.	Fixed Charges	50		Up to 2 additional cards: Free of charge.



SECTION I: FINANCING

CODE	TYPE OF SERVICE	EXPENSES/ FEES	MINIMUM AMOUNT IN EURO	MAXIMUM AMOUNT IN EURO	NOTES
14.1.15	Alpha Bank Visa Business:				
	Alpha Bank Visa Business Gold				
	▪ 1 to 3 cards	Fixed Charges		50	
	▪ 4 cards and over	Fixed Charges		35	
	Alpha Bank Visa Business Silver				
	▪ 1 to 3 cards	Fixed Charges		35	
	▪ 4 cards and over	Fixed Charges		25	
14.1.16	Aegean Bonus Visa Debit	Fixed Charges		20	
14.1.17	Enter Bonus Business Mastercard	Fixed Charges		12	
14.1.18	Enter Bonus Visa	Fixed Charges		12	
14.1.19	Enter Bonus Mastercard	Fixed Charges		12	
14.1.20	Alpha Bank Prepaid Mastercard				
	Joining fees (first issuance)	Fixed Charges		5	One-off fees.
	Card re-issue fees	Fixed Charges		3	One-off fees, per card re-issuance.
	Loading fees	1% on the loading amount	1	5	First load of the card: Free of charge.
14.1.21	bleep (prepaid Mastercard)				
	Joining fees (first issuance)	Fixed Charges		5	One-off fees.
	Card re-issue fees	Fixed Charges		3	One-off fees, per card re-issuance.
	Loading fees	1% on the loading amount	1	5	
	Unloading fees	Free of Charge		Free of Charge	Provided that the unload is done via Alpha Bank network
14.1.22	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
14.1.23	Alpha Contractual Entrepreneurship	Free of Charge		Free of Charge	
14.1.24	Agro-Carta	Free of Charge		Free of Charge	
14.1.25	Diners Club	Fixed Charges		30	Up to 2 additional cards: Free of charge.
14.1.26	Diners Club Vodafone	Fixed Charges		30	Up to 2 additional cards: Free of charge.



SECTION I: FINANCING

CODE	TYPE OF SERVICE	EXPENSES/ FEES	MINIMUM AMOUNT IN EURO	MAXIMUM AMOUNT IN EURO	NOTES
14.1.27	Diners Club Prestige	Fixed Charges	80		Up to 2 additional cards: Free of charge.
14.1.28	Diners Club Prestige Vodafone	Fixed Charges	80		Up to 2 additional cards: Free of charge.
14.1.29	Diners Club Corporate	Fixed Charges	67.5		
14.2	Expenses for using other networks (cash withdrawal from the credit limit from ATMs/Branches of other banks)				
14.2.1	Visa Cards	Fixed Charges	1		
14.2.3	Mastercard Cards				
	▪ In Greece	Fixed Charges	Euro 0.65 + 0.20% on the transaction amount		
	▪ In Europe	Fixed Charges	Euro 0.50 + 0.12% on the transaction amount		
	▪ Outside Europe	Fixed Charges	1		
14.3	Statement re-issue fees	Fixed Charges	1		Per monthly statement
14.4	Card management fees	Fixed Charges	5		Collected in case of loss, damage and renewal of card.
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		
	▪ for card transactions via sms or/and e- mail (Alpha alerts service)	Fixed Charges	1		Monthly fee per card
14.8	Flex Program	Fixed Charges	50		



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	Free of Charge	Free of Charge		
	▪ 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)				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 the Eurozone</u>				Additional charges may arise from the ATM provider.
	▪ For cash withdrawal	Fixed Charges	0.75		
	▪ For balance inquiries	Fixed Charges	0.18		
	▪ For PIN change	Free of Charge	Free of Charge		
	▪ For PIN unblocking	Free of Charge	Free of Charge		
	<u>Outside the Eurozone</u>				
	▪ For cash withdrawal (on the withdrawn amount)	1.00%	4.40		
	▪ For balance inquiries	Fixed Charges	0.18		
1.1.3	For any cash withdrawal from Alpha Bank's ATMs, using cards other than the Bank's	Fixed Charges	2.50		Additional charges may arise from the card issuer.
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".



SECTION J: DIGITAL SERVICES

CODE	TYPE OF SERVICE	COMMISSION RATE	MINIMUM AMOUNT IN EURO	MAXIMUM AMOUNT IN EURO	NOTES
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 other Alpha Bank account from:				
	▶ Alpha Bank account	Free of Charge		Free of Charge	
	▶ Alpha Bank credit card (cash advance)	Free of Charge		Free of Charge	
	▶ 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 other bank				See Section A, Fund Transfers.
2.7	Application for a cheque-book per cheque form				
2.8	Electronic notifications for balances and activity of Alpha Bank deposit accounts (Alpha alerts service)				
	▶ via e-mail	Free of Charge		Free of Charge	
	▶ via SMS	Fixed Charges		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.
3	FOR COMPANIES: myAlpha Web				
3.1	Subscription	Free of Charge		Free of Charge	
3.2	Services requiring myAlpha Code:				Available via device (Token) or SMS / Viber.
	▶ Use of services/execution of transactions requiring myAlpha Code	Fixed Charges		12	Collected on an annual basis.
	▶ Initial supply with the first myAlpha Code Device	Free of Charge		Free of Charge	
	▶ Supply with an Additional myAlpha Code Device or replacement due to loss	Fixed Charges		9	Plus VAT
	▶ Replacement of the myAlpha Code Device due to malfunction	Free of Charge		Free of Charge	Applies in cases where the device does not operate and is returned to the Branch in a reasonable time period after its supply, in good condition.
3.3	Balances, activity and statements of Alpha Bank accounts and cards	Free of Charge		Free of Charge	
3.4	Fund transfers between Alpha Bank accounts	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
3.5	Fund transfers to other banks' accounts <ul style="list-style-type: none"> ▪ In Greece ▪ Abroad (except for commercial transactions) 				See Section A, Fund Transfers.
3.6	Fund transfers regarding "Simple Imports within the European Union"				See Section G, Imports.
3.7	Payments to companies/organisations (Payment of dues/contributions)				As listed on the Appendix "Payments to companies/organisations".
3.8	Payment of credit card issued by other bank				See Section A, Fund Transfers.
3.9	Application for cheque-book per cheque form				
3.10	Electronic payment of payroll and/or transfer of amounts with file to predefined Alpha Bank accounts	Free of Charge		Free of Charge	
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 <ul style="list-style-type: none"> ▪ Daily ▪ Weekly ▪ Monthly 	Fixed Charges		15	The charges are carried out on a monthly basis. Except for companies/organisations included in the Payment Collection Service.
		Fixed Charges		10	
		Fixed Charges		5	
7.5.2	Electronic statement in MT940 format	Fixed Charges		30	
7.5.3	Electronic update (Maturity Index of Bills of Exchange) Copy of payments record (Maturity Index) <ul style="list-style-type: none"> ▪ Daily ▪ Weekly ▪ Monthly 				See Section C, Clean Domestic Collections, Code 3.



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		
1.3	Letter of certificate to Chartered Accountants (at call)	Fixed Charges	15		
2	DATA PROVISION				
2.1	Data provision				Per application
	▪ From the electronic file	Fixed Charges	15		For every page beyond the first Euro 1.00.
	▪ From the Branch files	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.
2.2	Asset investigation on behalf of heirs, receivers in bankruptcy, liquidators				Plus VAT
	▪ Up to 5 Branches	Fixed Charges	80		
	▪ Throughout the entire Network	Fixed Charges	150		
3	ACCOUNT STATEMENTS				
3.1	Documents				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.
3.2	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		
4	CHARGE FOR SAFE DEPOSIT BOX				
4.1	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)	-	57	200	- The Branches are divided into three basic pricing categories (See Section K, General Terms)
	"Very Big" "Giant"	Upon agreement			- Plus VAT
4.2	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 4.1.code		More particularly, for the Alpha Payroll Account, the discount is offered in case the payroll continues to be credited electronically.
4.3	Safe Deposit Boxes guarantee	Fixed Charges	An amount equal to the annual rental		



SECTION K: OTHER SERVICES

CODE	TYPE OF SERVICE	COMMISSION RATE	MINIMUM AMOUNT IN EURO	MAXIMUM AMOUNT IN EURO	NOTES
5	CHARGE FOR LOSS OR DESTRUCTION OF THE SAFE DEPOSIT BOX KEYS				
5.1	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		
6	SWIFT MESSAGES EXPENSES				
6.1	Issuing/Forwarding Letters of Credit	Fixed Charges	35		Collected per message
6.2	Issuing/Forwarding Letters of Guarantee	Fixed Charges	35		
6.3	Issuing/Forwarding Standby L/C	Fixed Charges	35		
6.4	For payment order	Fixed Charges	19		
6.5	Other messages	Fixed Charges	15		
7	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		
8	POSTAL EXPENSES				Real postage fees are collected
9	NOTIFICATION EXPENSES SENT TO DORMANT ACCOUNT BENEFICIARIES				
	▪ Non-registered notifications	Fixed Charges	1		Collected per notification.
	▪ Registered notifications	Fixed Charges	2		
10	CUSTOMERS' CASH TRANSPORTATION				
	Cash Counting and Management:				
	▪ Banknotes	0.03%	15		
	▪ Coins	1.00%			
11	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	87	110	157	200
B	67	77	114	157
Γ	57	67	90	114