



Transaction Terms: Commissions and Other Charges

NB:

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

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SECTION A: FUND TRANSFERS

CODE	TYPE OF SERVICE	COMMISSION RATE	MINIMUM AMOUNT IN EURO	MAXIMUM AMOUNT IN EURO	NOTES
1	ISSUANCE OF PAYMENT ORDERS TO ALPHA BANK BRANCH THROUGH ALPHANET				
1.1	In favour of third parties through cash payment.				
	- Up to Euro 1,000	Fixed Charges	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 (only within Greece) 				<p><i>Fees of correspondents which 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 (Effective from 16.10.2018)</i></p> <p>Through debit of the "Alpha Smart Management" account, 50% discount on the applicable charges.</p> <p>Collected additionally to any applicable commissions.</p> <p>Collected additionally to any applicable commissions.</p>
		Fixed Charges	12		
		0.15%	15	75	
		0.20%	100	250	
		Fixed Charges	19		
		0.20%	20	100	
		0.25%	125	300	
		Fixed Charges	20		
		0.15%	3	100	
		Fixed Charges	1		
2.1.2	<ul style="list-style-type: none"> ▪ Through Alternative Networks (Alpha Web Banking/Alphaphone/Alpha Mobile Banking): <ul style="list-style-type: none"> ▶ Under SEPA specifications 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 (within Greece only) - Over Euro 150,000 (within Greece only) ▶ Under non-SEPA specifications in Euro with charging option "OUR" (within Greece only) 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) ▶ Through the IRIS Online Payments service (only within Greece) 				<p>Payment orders to banks abroad are carried out for amounts up to Euro 50,000 with charging option "SHA".</p> <p>The charges of the beneficiary's bank are included so that the beneficiary receives the transfer amount in full.</p> <p>Collected additionally to any applicable commissions.</p>
		Fixed Charges	1		
		Fixed Charges	3		
		Fixed Charges	5		
		Fixed Charges	25		
		Fixed Charges	3		
		Fixed Charges	7		
		Fixed Charges	14		
		Fixed Charges	45		
		Fixed Charges	1		



SECTION A: FUND TRANSFERS

CODE	TYPE OF SERVICE	COMMISSION RATE	MINIMUM AMOUNT IN EURO	MAXIMUM AMOUNT IN EURO	NOTES
	<ul style="list-style-type: none"> ▶ Under non-SEPA specifications in 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 Foreign Currency from an account in the same currency, the upper limit is the equivalent of Euro 50,000. Fees of correspondents which 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 (Effective from 16.10.2018)
	- Individuals	Fixed Charges	10		
	- Companies	Fixed Charges	15		
2.1.3	Payment of credit cards issued by other banks in Greece. <ul style="list-style-type: none"> ▶ By debiting a deposit account <ul style="list-style-type: none"> ▪ <u>Through the Branch</u> ▪ <u>Through Alternative Networks</u> (Alpha Web Banking/Alphaphone/ Alpha Mobile Banking) ▶ By cash payment <ul style="list-style-type: none"> ▪ <u>At the Automated Cash Transaction Centres (ACTCs)</u> ▪ <u>At the Cashiers' Desks of the Branch Network</u> 	Fixed Charges	3		
		Fixed Charges	1		
		Fixed Charges	1		
		Fixed Charges	5		
2.2	In non-EU/EEA (irrespective of currency)				No additional SWIFT charges are collected.
2.2.1	<ul style="list-style-type: none"> ▪ <u>Through the Branch:</u> <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" 	Fixed Charges	19		
		0.20%	20	100	
		0.25%	125	300	
		Fixed Charges	20		Collected additionally to any applicable commissions.
		0.15%	3	100	
2.2.2	<ul style="list-style-type: none"> ▪ <u>Through Alternative Networks</u> (Alpha Web Banking/Alphaphone/ Alpha Mobile Banking): <ul style="list-style-type: none"> - Individuals - Companies 	Fixed Charges	10		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 Foreign Currency from an account in the same currency, the upper limit is the equivalent of Euro 50,000.
		Fixed Charges	15		
2.3	Countries where the Alpha Bank Group is present <ul style="list-style-type: none"> ▶ For credit to deposit account <ul style="list-style-type: none"> ▪ <u>Through the Branch</u> ▪ <u>Through Alternative Networks</u> (Alpha Web Banking/Alphaphone/ Alpha Mobile Banking): <ul style="list-style-type: none"> Individuals - Companies ▶ For cash payment 	Fixed Charges	10		Great Britain, Albania, Cyprus, Romania. No additional SWIFT charges are collected. Applicable for amounts up to Euro 10,000.
		Fixed Charges	1		
		Fixed Charges	12		
2.4	Cancellation or amendment of payment order	Fixed Charges	40		No additional SWIFT charges are collected.



SECTION A: FUND TRANSFERS

CODE	TYPE OF SERVICE	COMMISSION RATE	MINIMUM AMOUNT IN EURO	MAXIMUM AMOUNT IN EURO	NOTES
2.5	Returns of payment orders	Fixed Charges	40		Effective from 16.10.2018
2.6	Request for tracing a payment order	Fixed Charges	40		
2.7	Miscellaneous Investigations				
	▪ Up to 3 months	Fixed Charges	40		The Bank reserves the right to claim any additional charge applied by the beneficiary's bank
	▪ 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" . Payment orders for credit to the: - "Alpha Payroll" account are free of charge.
	- 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		
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	Tracers of payment orders	Fixed Charges	40		Effective from 16.10.2018
3.5	Investigations for applying funds of payment orders	Fixed Charges	40		
3.6	Miscellaneous Investigations				
	▪ Up to 3 months	Fixed Charges	40		The Bank reserves the right to claim any additional charge applied by the beneficiary's bank
	▪ Older than 3 months	Fixed Charges	60		
4	ISSUANCE OF BANK CHEQUES IN EURO				
4.1	By debiting a deposit or investment account to his/her order .	Free of Charge	Free of Charge		
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 (OAEI), 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				
	▪ Credit to a deposit or loan account	Free of Charge		Free of Charge	With value date for domestic personal cheques, the third working day.
	▪ For cash payment only after the approval of the authorisation board responsible for the Client	0.30%	10		
5.3	Bank Cheque issued by other Greek bank				
	▪ Credit to a deposit or loan account	Free of Charge		Free of Charge	With value date for domestic bank cheques, the next working day.
	▪ For cash payment only after the approval of the authorisation board responsible for the Client	0.30%	5		
	▪ For placement of the cheque's proceeds in term deposits in Euro, Repos, outright sale of securities, Mutual Fund units, Swaps, purchase of new Issues of Treasury Bills, Bonds and Greek Government Securities, Share Capital Increases (SCI) of the Bank and the Group Companies as well as import settlements.	Free of Charge		Free of Charge	
6	OTHER SERVICES FOR CHEQUES				
6.1	Cancellation of cheque issued by a Customer of the Bank	Fixed Charges		2.50	Per cheque
6.2	Stop payment on a cheque issued by a Customer of the Bank due to theft or loss	Fixed Charges		30	Per application
6.3	Cancellation of bank cheque issued by Alpha Bank	Fixed Charges		20	
6.4	Return of cheque to bearer (deposit account holder with the Bank)	Fixed Charges		15	
6.4.1	Sealing of bad cheque issued by another bank to the order of the bearer (Bank account holder)	Fixed Charges		20	
6.5	Announcement - notification to customers to cover bad cheques	Fixed Charges		20	Per cheque
6.6	Sealing of cheque drawn on accounts of Alpha Bank	Fixed Charges		15	
6.7	Provision of Cheque-Book				Per cheque form
	▶ To a holder of the "Alpha Premier" account, by an order made:				
	▪ <u>Through the Branch</u>	Fixed Charges		1.50	
	▪ <u>Through Alternative Networks</u>	Fixed Charges		1.20	



SECTION A: FUND TRANSFERS

CODE	TYPE OF SERVICE	COMMISSION RATE	MINIMUM AMOUNT IN EURO	MAXIMUM AMOUNT IN EURO	NOTES
	▶ 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.
	▶ 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 Alternative Networks is applicable. - The option of printout under the personal care of the Customer is not available .
	▶ To a holder of the "Alpha Double" account, the first cheque-book per calendar year	Free of Charge	-	-	All subsequent cheque-books are provided based on the commissions of the "Alpha Premier" account.
	▶ To holders of other accounts by order:				
	▪ Through the Branch	Fixed Charges	1.50		
	▪ Through Alternative Networks	Fixed Charges	1.20		
	▶ Printout under the personal care of the Customer	Fixed Charges	0.30		
7	PAYMENTS TO COMPANIES/ORGANISATIONS (concerns the Payer)				
7.1	Standing Payment Order				
	▶ 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				
7.2	Direct Debit within the EU/EEA (standing order/SEPA Direct Debit)				
	▶ Following an agreement of the Bank with the companies/organisations				As listed on the Appendix "Payments to companies/organisations".
	▶ 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.



SECTION A: FUND TRANSFERS

CODE	TYPE OF SERVICE	COMMISSION RATE	MINIMUM AMOUNT IN EURO	MAXIMUM AMOUNT IN EURO	NOTES
7.3	Payments with a specific entry code <ul style="list-style-type: none"> ▶ <u>Through the Branch</u> <ul style="list-style-type: none"> ▪ Payment by debiting an account ▪ Payment by debiting a card ▪ Cash payment ▶ <u>Through Alternative Networks</u> (Alpha Web Banking/Alphaphone/Alpha Mobile Banking) <ul style="list-style-type: none"> ▪ Payment by debiting an account ▪ Payment by debiting a card ▶ <u>Through Automated Cash Transaction Centres (ACTCs) in cash</u> ▶ <u>Through ATMs by debiting an account</u> 				As listed on the Appendix "Payments to companies/organisations". Certain payments to the Greek State as well as the payment of Public Power Corporation (DEI) bills can also be carried out by using a credit card of the Bank with up to six interest-free installments. 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. Standing orders through debit of the " Alpha Payroll " free of charge.
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	
8.2	<u>Through the Electronic Payment Service</u> (Alpha Bank File Transfer) <ul style="list-style-type: none"> ▶ Per file ▶ Per transaction <ul style="list-style-type: none"> ▪ Credit Alpha Bank account ▪ Credit third bank account 				Pricing upon agreement
9	PAYMENT COLLECTION SERVICES (Beneficiary being Legal Entity)				
9.1	With Direct Debit				
9.2	With Payment Orders <ul style="list-style-type: none"> ▪ Through the Branch ▪ Through Alternative Networks (Alpha Web Banking/Alphaphone/Alpha Mobile Banking) 				
9.3	With Cards				Pricing upon agreement
9.4	With Cash Payment <ul style="list-style-type: none"> ▪ At the Automated Cash Transaction Centers (ACTCs) ▪ At the Cashiers' Desks of the Branch Network 				



SECTION A: FUND TRANSFERS

CODE	TYPE OF SERVICE	COMMISSION RATE	MINIMUM AMOUNT IN EURO	MAXIMUM AMOUNT IN EURO	NOTES
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
10.3	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		

GENERAL TERMS

A. PAYMENT ORDERS TO AND FROM OTHER BANKS

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:

- In case the value date determined by the applicable payment system is different.
- If the abovementioned dates include a currency holiday.

2. The incoming payment orders, regardless of the amount, are executed under the following value dates:

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

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

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:

- The destination country belongs to SEPA **
- No limit regarding the amount of the payment order
- Existence of name and IBAN of the orderer
- Existence of name and IBAN of the beneficiary
- Existence of beneficiary's bank BIC
- The currency of the payment is the Euro
- No special instructions to be included
- Only the charging option "SHA" (Share) can be used

** The SEPA countries include:

EURO18 (Eurozone): Belgium, Germany, Greece, Spain, France, Ireland, Italy, Latvia, Luxembourg, the Netherlands, Austria, Portugal, Finland, Slovenia, Cyprus, Malta, Estonia and Slovakia.

EU28: EURO18 plus Czech Republic, Denmark, Lithuania, Hungary, Poland, Sweden, Great Britain, Bulgaria, Romania, Croatia.

In addition the following countries: Iceland, Norway, Liechtenstein, Switzerland and Monaco.

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

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.

5. The IRIS Online Payments service, through DIAS Credit Transfer system, provides the ability of rapid credits – in real time – to the beneficiary's account, which is held at: Alpha Bank, Attica Bank, National Bank of Greece, Eurobank, Piraeus Bank, for amounts up to EUR 12,500. The service is available during working days of the local banking system, from 8:00 to 16:15.

B. CHEQUES IN EURO

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



SECTION B: DEPOSITS

CODE	TYPE OF SERVICE	COMMISSION RATE	MINIMUM AMOUNT IN EURO	MAXIMUM AMOUNT IN EURO	NOTES
1	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:				
	▪ 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		
Exempted from Transaction Charges					
No extra charges on transactions (credits or debits) to Alpha 290, Alpha 500, Alpha Cash Management and Alpha Smart Management accounts that:					
<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 Alternative Networks (e.g. Alpha Web Banking, Alphaphone, Alpha Mobile Banking, Alphaline 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	: Euro 300
▪ Alpha Savings	: Euro 300
▪ Alpha Savings Plus	: Euro 300
▪ Alpha 290	: No minimum limit
▪ Alpha 500	: 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

GENERAL TERMS	
B. Value dates	
<p>1. Cash deposit in Euro at:</p> <ul style="list-style-type: none"> - Individual's deposit account bears interest from the deposit date. - Interest bearing business account bears interest from the next working day. <p>2. Cash withdrawal terminates the interest bearing of the withdrawn amount on the day of the transaction.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>6. Compounding Method:</p> <ul style="list-style-type: none"> 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 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. <p>Exceptions:</p> <p>If the automatic credit of salary is discontinued for six consecutive months in the Alpha Payroll account, then interest is calculated on the applicable interest rates of the Alpha Savings account, from the next calendar quarter.</p>	



SECTION B: DEPOSITS

GENERAL TERMS

B. Value dates

- ii. For the Alpha Premier, Alpha Savings, Alpha Savings Plus and Alpha Save Smart accounts, the interest rate is calculated on the amount that corresponds to each scale with the applicable rate. Interest is calculated on the average six-month 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.

Alpha Bank participates in the HELLENIC DEPOSIT AND INVESTMENT GUARANTEE FUND in accordance with the provisions of Law 4370/2016.

Other notes

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

C. Total/Partial Early Withdrawal of Term Deposits

1. In total or partial premature withdrawal of capital of a simple term deposit, the interest payable to the Customer is reduced equally to the cost of early withdrawal of the capital withdrawn.
The cost is calculated on the capital with a discount rate **set to 2%** for the period remaining until the maturity of the term deposit.

Especially for the term deposits with intermediate interest payments, if prior to the total or partial premature withdrawal of capital:

- part of the interest accrued on the simple term deposit has already been paid to the Client through intermediate compounding and
 - the cost of premature withdrawal exceeds the accrued interest of the period from the date of last interest payment and the date of withdrawal
- the Client promptly returns the interest paid up to the amount equivalent to the cost of withdrawal.

In case of premature withdrawal of capital 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 premature withdrawal of capital should not exceed the amount of interest accrued on the capital being withdrawn.

The maximum number of partial premature 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. In total premature withdrawal of the capital of the term deposit "Alpha Monthly Progress":
- On the anniversary of the product the **credit interest is paid in total to the Client with no reduction**.
 - On a date different to the anniversary of the product the interest is not paid for the period during which the right is exercised.
3. In total premature withdrawal of the capital of the term deposits "Alpha New Era", "Alpha Term Deposit with Bonus" and "Alpha Progress":
- On the anniversary of the product **credit interest is paid in full to the Client with no reduction**.
 - On a date different to the anniversary of the product, **credit interest of the current compounding period is** reduced equally to the cost of early withdrawal of the capital withdrawn. The cost is calculated on the total capital withdrawn with a discount rate **set to 2%** for the period remaining until the maturity of the compounding period.

The cost of premature withdrawal of capital should not exceed the amount of interest accrued on the capital being withdrawn.



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	0.05%			Additional commission rate per undivided quarter for sections 1.1, 1.2, 1.3 and 1.4.
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. (Effective from 16.10.2018) 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%	25		Additional courier expenses when the cooperating courier company is used.
2.3	Cheques (Bank/Personal) in Euro or Foreign Currency drawn on banks abroad and sent for collection	0.25%	40		Effective from 16.10.2018
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.
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 personal account "Alpha 405 in US Dollars" is free of charge.
4.5	Foreign banknotes withdrawal from foreign currency accounts in the same or other currency	0.40%	10		Withdrawal from personal account "Alpha 405 in US Dollars" is free of charge.
4.6	Euro withdrawal from foreign currency accounts	Free of Charge		Free of Charge	



SECTION E: FOREIGN EXCHANGE TRANSACTIONS

CODE	TYPE OF SERVICE	COMMISSION RATE	MINIMUM AMOUNT IN EURO	MAXIMUM AMOUNT IN EURO	NOTES
5	PAYMENT OF CHEQUES ISSUED BY ALPHA BANK BY BANKS ABROAD				Effective from 16.10.2018
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%	25		
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		12	
	- From Euro 5,000.01 up to Euro 50,000	0.15%	15	75	
	▶ 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 Alpha Web Banking for Companies</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 : ▪ 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. A 10% of these commissions is paid to Alpha Asset Management A.E.D.A.K. See Section H, General Terms, Terms 2 and 3	
1.1.2	Redemption : ▪ Money Market Funds ▪ Fixed Income Funds ▪ Structured Funds ▪ Balanced Funds ▪ Equity Funds	Free of Charge 0,75% 0,50% 2,00% 1,00%				
1.2	ALPHA ASSET MANAGEMENT A.E.D.A.K. - ALPHA (LUX) GLOBAL FUNDS					
1.2.1	Subscription : ▪ Money Market Funds ▪ Fixed Income Funds ▪ Balanced Funds ▪ Equity Funds	0,30% 1,00% 2,50% 3,00%				See Section H, General Terms, Terms 2 and 3
1.2.2	Redemption : ▪ Money Market Funds ▪ Fixed Income Funds ▪ Balanced Funds ▪ Equity Funds	Free of Charge				
1.3	MUTUAL FUNDS AND SICAV MANAGED BY FOREIGN ASSET MANAGEMENT COMPANIES					
1.3.1	Subscription : ▪ Money Markets Funds ▪ Fixed Income Funds ▪ Balanced Funds ▪ Equity Funds	0,30% 2,40% 3,80% 4,80%				See Section H, General Terms, Terms 2 and 3
1.3.1.1	Special Cases of Subscription : ▪ Equity SICAV of Franklin Templeton (share class N) ▪ Equity SICAV of INVESCO (share class E) ▪ Equity SICAV of Goldman Sachs (share class A/E)	3,00% 3,00% 4,00%				


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

CODE	TYPE OF SERVICE	COMMISSION RATE	MINIMUM AMOUNT IN EURO	MAXIMUM AMOUNT IN EURO	NOTES
1.3.2	Subscription : ▪ Money Markets Funds ▪ Fixed Income Funds ▪ Balanced Funds ▪ Equity Funds	Free of Charge			See Section H, General Terms, Terms 2 and 3
2	SECURITIES IN THE ATHENS EXCHANGE AND CYPRUS STOCK EXCHANGE				
2.1	Transaction value - Up to Euro 6.000 - From Euro 6.001 up to Euro 15.000 - From Euro 15.001 up to Euro 45.000 - Over Euro 45.000	1,00% 0,65% 0,50% 0,40%	15		See Section H, General Terms, Terms 4 and 5 Brokerage commission is calculated on an escalated basis for transactions up to Euro 45.000. For transactions exceeding Euro 45.000, brokerage commission is calculated by charging a flat 0.4% on the total transaction value.
2.2	Online transactions (ALPHA WEB TRADING, ALPHA MOBILE TRADING, ALPHA IVR TRADING)	0,35%	8		See Section H, General Terms, Terms 4 and 5
3	BONDS				
3.1	Government Bonds Years to Maturity : ▪ 0 – 1 ▪ 1 – 3 ▪ 3 – 10 ▪ 10+	0,20% 0,35% 0,50% 0,65%			Purchase and sale commissions are valid for transactions in primary and secondary market.
3.2	Corporate Bonds Years to Maturity : ▪ 0 – 1 ▪ 1 – 3 ▪ 3 – 10 ▪ 10+	0,30% 0,50% 0,65% 0,80%			See Section H, General Terms, Term 6



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. 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.
4.1.3	Mutual Funds and SICAV managed by foreign asset management companies	0,10%			
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		
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		50	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		50	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
<p>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.</p>
<p>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>
<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>
<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.</p>
<p>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>
<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>
<p>7. Ad hoc pricing is implemented on Bond transactions for Professional Clients and Eligible Counterparties.</p>
<p>8. Special segment - related Price Lists apply to the Private Banking and Alpha Bank Gold Personal Banking services, complementing the current terms.</p>
<p>9. <u>Derivatives</u>: Offered by specific Divisions of the Bank under ad hoc pricing.</p>
<p>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>
<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: <ul style="list-style-type: none"> ▪ 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 <ul style="list-style-type: none"> ▪ Up to Euro 50,000 ▪ From Euro 50,000.01 up to Euro 150,000 ▪ From Euro 150,000.01 up to Euro 500,000 ▪ 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) <ul style="list-style-type: none"> ▪ 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	Fixed Charges	150		
	Assessment / Certification charges	Fixed Charges	150		
3.2	INNOVFIN SME GUARANTEE FACILITY				
	Up to 100,000	Fixed Charges	350		Lump sum payment upon signature of the relevant loan agreement.
	From Euro 100,000.01 up to Euro 200,000	Fixed Charges	400		
	From Euro 200,000.01 up to Euro 500,000	Fixed Charges	600		
	From Euro 500,000.01 up to Euro 1,000,000	Fixed Charges	900		
	Over Euro 1,000,000.01	Fixed Charges	1,500		
3.3	COSME LGF/DIRECT GUARANTEE				
	Up to Euro 50,000	Fixed Charges	250		Lump sum payment upon signature of the relevant loan agreement.
	From Euro 50,000.01 up to Euro 100,000	Fixed Charges	350		
	From Euro 100,000.01 up to Euro 150,000	Fixed Charges	450		
	Over Euro 150,000.01	Fixed Charges	600		
3.4	Programme E.T.E.AN. S.A. ¹				
	ENTREPRENEURSHIP FUND action «BUSINESS RESTARTING – INTERMEDIATE»	0,50%	100	2.000	Lump sum payment upon loan first disbursement.

¹ E.T.E.AN. S.A.: Hellenic Fund for Entrepreneurship and Development



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				
	▪ 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		



SECTION I: FINANCING

CODE	TYPE OF SERVICE	EXPENSES/ FEES	MINIMUM AMOUNT IN EURO	MAXIMUM AMOUNT IN EURO	NOTES
4.7	Alpha Commercial Mortgage				Fees for lawyers' court appearance and for mortgage prenotation as applicable shall be borne by the borrower.
	▪ One-off Loan Application Assessment Fee				
	▪ From Euro 10,000 up to Euro 50,000	Fixed Charges	500		
	▪ 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		
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 Eco Business				
	▪ Up to Euro 50,000	Fixed Charges	400		
	▪ From Euro 50,000.01 up to Euro 150,000	Fixed Charges	500		
	▪ From Euro 150,000.01 up to Euro 500,000	Fixed Charges	800		
	▪ From Euro 500,000.01 up to Euro 1,000,000	Fixed Charges	1,200		
	▪ 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	
	▪ Type B	Fixed Charges		450	
	▪ Type C (to EFEPAE)	Fixed Charges		100	
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.
10.5	Title Inspection Fee	Fixed Charges		49,60	The fee is non-refundable and it is collected per examined property before the respective inspections are carried out.
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)	Code 10.5: For cases without mortgage prenotation.
11	APPLICATION ASSESSMENT FEE FOR EXISTING HOUSING LOAN				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 collaterals/parties involved ▪ Partial release of Mortgage Prenotation	Fixed Charges		200	
11.3	▪ Change of interest rate on the same product ▪ 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	Alpha Consumer Loan for new car purchase <ul style="list-style-type: none"> ▪ Application Processing Fees 	Fixed Charges	100		Collected one-off upon loan disbursement.
12.2	ALPHA 1 2 3 Student and Postgraduate Expenses Loan <ul style="list-style-type: none"> ▪ Application Processing Fees 	Fixed Charges	120		Collected one-off upon loan disbursement.
12.3	Alpha Green Solutions - Green Transport	Fixed Charges	180		Collected one-off upon loan disbursement.
12.4	Alpha Green Solutions - Energy Saving Home - Consumer Loan	Fixed Charges	180		Collected one-off upon loan disbursement.
12.5	Alpha Green Solutions - Energy Saving Home - Photovoltaic	Fixed Charges	180		Collected one-off upon loan disbursement.
12.6	Alpha Green Solutions - Energy Saving Home - Consumer Loan Plus	Fixed Charges	180		Collected one-off upon loan disbursement.
12.7	Consumer Loans through Merchants	Fixed Charges	50	300	
13	PERSONAL LOANS				
13.1	Alpha "Metron Ariston" with mortgage prenotation	Fixed Charges	180		Collected one-off upon loan disbursement.
13.2	Alpha "Metron Ariston" Application Processing Fees	Fixed Charges	180		Collected one-off upon loan disbursement.
13.3	Alpha All in 1				Collected one-off upon loan disbursement.
	<ul style="list-style-type: none"> ▪ Application Processing Fees ▪ Up to Euro 5,000 	Fixed Charges	120		
	<ul style="list-style-type: none"> ▪ Over Euro 5,000 	Fixed Charges	180		
13.4	Alpha All in 1 with Fixed Interest Rate				Collected one-off upon loan disbursement.
	<ul style="list-style-type: none"> ▪ Application Processing Fees ▪ Up to Euro 5,000 	Fixed Charges	120		
	<ul style="list-style-type: none"> ▪ Over Euro 5,000 	Fixed Charges	180		
13.5	Alpha All in 1 with mortgage prenotation	Free of Charge	Free of Charge		The mortgage prenotation expenses shall be borne by the Customer.
13.6	Alpha "Epipleon" <ul style="list-style-type: none"> ▪ Annual Subscription 	Free of Charge	Free of Charge		
13.7	Alpha "Epilogi" <ul style="list-style-type: none"> ▪ Annual Subscription 	Fixed Charges	80		Collected every year
13.8	Alpha X12 <ul style="list-style-type: none"> ▪ Application Processing Fees 	Fixed Charges	50		Collected one-off
13.9	Alpha Initial Installation Expenses Personal Loan <ul style="list-style-type: none"> ▪ Application Processing Fees 	Fixed Charges	180		Collected one-off upon loan disbursement.
13.10	Alpha House Expenses Consumer Loan <ul style="list-style-type: none"> ▪ Annual Subscription 	Fixed Charges	40		Collected every year
13.11	Alpha Portfolio Utilisation	Free of Charge	Free of Charge		The pledge agreement expenses shall be borne by the Customer.
13.12	Open Credit <ul style="list-style-type: none"> ▪ Annual Subscription 	Fixed Charges	120		Collected every year.



SECTION I: FINANCING

CODE	TYPE OF SERVICE	EXPENSES/ FEES	MINIMUM AMOUNT IN EURO	MAXIMUM AMOUNT IN EURO	NOTES
14	CARDS				
14.1	Cards annual fee				
14.1.1	American Express Gold	Fixed Charges	120		Up to 2 additional cards: Charge of Euro 60 per card.
14.1.2	American Express	Fixed Charges	30		Up to 2 additional cards: Free of charge.
14.1.3	Alpha Bank Bonus Visa Gold	Fixed Charges	50		Up to 2 additional cards: Free of charge.
14.1.4	Alpha Bank Bonus World Mastercard	Fixed Charges	50		Up to 2 additional cards: Free of charge.
14.1.5	Bonus Premium American Express	Fixed Charges	24		Up to 2 additional cards: Free of charge.
14.1.6	Alpha Bank Bonus American Express	Fixed Charges	24		Up to 2 additional cards: Free of charge.
14.1.7	Alpha Bank Bonus Visa	Fixed Charges	30		Up to 2 additional cards: Free of charge.
14.1.8	Alpha Bank Bonus Mastercard	Fixed Charges	30		Up to 2 additional cards: Free of charge.
14.1.9	Blue by American Express	Fixed Charges	24		Up to 2 additional cards: Free of charge.
14.1.10	Dynamic American Express	Fixed Charges	24		Up to 2 additional cards: Free of charge.
14.1.11	Aegean Bonus Visa	Fixed Charges	40		Up to 2 additional cards: Free of charge.
14.1.12	notosplus Visa	Fixed Charges	24		Up to 2 additional cards: Free of charge.
14.1.13	Vodafone Bonus Visa/American Express	Fixed Charges	24		Up to 2 additional cards: Free of charge.
14.1.14	Vodafone Bonus World Mastercard	Fixed Charges	30		Up to 2 additional cards: Free of charge.
14.1.15	Affinity Card World Mastercard	Fixed Charges	30		Up to 2 additional cards: Free of charge.
14.1.16	Energy Mastercard	Fixed Charges	30		Up to 2 additional cards: Free of charge.
14.1.17	notosgalleries Bonus American Express	Fixed Charges	24		Up to 2 additional cards: Free of charge.
14.1.18	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		
14.1.19	American Express Corporate:				Account keeping fees:
	American Express Corporate Gold				American Express Corporate Gold
	▪ 1 to 5 cards	Fixed Charges	44		
	▪ 6 to 15 cards	Fixed Charges	35		
	▪ 16 cards and over	Fixed Charges	29		Euro 73
	American Express Corporate Green				American Express Corporate Green
	▪ 1 to 5 cards	Fixed Charges	20		
	▪ 6 to 15 cards	Fixed Charges	17		
	▪ 16 cards and over	Fixed Charges	14		Euro 44
14.1.20	Enter Bonus Business American Express	Fixed Charges	12		
14.1.21	Enter Bonus American Express	Fixed Charges	10		
14.1.22	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.



SECTION I: FINANCING

CODE	TYPE OF SERVICE	EXPENSES/ FEES	MINIMUM AMOUNT IN EURO	MAXIMUM AMOUNT IN EURO	NOTES
14.1.23	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	
14.1.24	Alpha Contractual Entrepreneurship	Free of Charge	Free of Charge		
14.1.25	Agro-Carta	Free of Charge	Free of Charge		
14.1.26	Diners Club	Fixed Charges	30		Up to 2 additional cards: Free of charge.
14.1.27	Diners Club Vodafone	Fixed Charges	30		Up to 2 additional cards: Free of charge.
14.1.28	Diners Club Prestige	Fixed Charges	80		Up to 2 additional cards: Free of charge.
14.1.29	Diners Club Prestige Vodafone	Fixed Charges	80		Up to 2 additional cards: Free of charge.
14.1.30	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		
14.2.2	American Express Cards	Fixed Charges	1.25% on the transaction amount		
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		Valid from 17.9.2018 Collected in case of loss, damage and renewal of card.
14.5	PIN issuance	Fixed Charges	3,5		Valid from 17.9.2018 Collected in the case of registered mail.
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: ELECTRONIC 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: <ul style="list-style-type: none"> ▪ Cash withdrawal from Alpha Bank account ▪ Deposit on Alpha Bank account ▪ Payment of Alpha Bank credit card, loan ▪ Inquiry for Alpha Bank credit or deposit account ▪ Update on equities portfolio ▪ PIN change ▪ Card activation ▪ Payments to companies (Payment of dues) 	Free of Charge		Free of Charge	As listed on the Appendix "Payments to companies/organisations".
1.1.2	For any transaction at other banks' ATMs using cards issued by Alpha Bank				
	<u>Within the Eurozone</u>				
	▪ For cash withdrawal:				
	▪ Up to Euro 150	Fixed Charges		1.50	
	▪ From Euro 151 up to Euro 250	Fixed Charges		1.60	
	▪ Over Euro 250	Fixed Charges		1.65	
	▪ 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		
1.2	Automated Cash Transactions Centres (ACTCs)				
1.2.1	Deposit to Alpha Bank account	Free of Charge		Free of Charge	
1.2.2	Payment of Alpha Bank credit card	Free of Charge		Free of Charge	
1.2.3	Payment of Alpha Bank loan or Credicom Consumer Finance	Free of Charge		Free of Charge	
1.2.4	Payments to companies (Payment of dues)				As listed on the Appendix "Payments to companies/organisations".
1.2.5	Payment of credit card issued by other bank				See Section A, Fund Transfers
2	FOR INDIVIDUALS: ALPHA WEB BANKING, ALPHA MOBILE BANKING AND ALPHA PHONE BANKING				
2.1	Subscription	Free of Charge		Free of Charge	



SECTION J: ELECTRONIC SERVICES

CODE	TYPE OF SERVICE	COMMISSION RATE	MINIMUM AMOUNT IN EURO	MAXIMUM AMOUNT IN EURO	NOTES
2.2.1	For Alpha Web Banking and Alpha Mobile Banking subscribers:				
	▶ Use of services/execution of transactions requiring Additional Password through the:				
	▪ Specific device provided by the Bank	Fixed Charges		8	Collected one-off
	▪ "Alpha Safe Access" application	Fixed Charges		8	Collected one-off
	▪ SMS messages	Fixed Charges		8	Collected one-off
	▶ Initial supply with the first Additional Password Device	Free of Charge		Free of Charge	
	▶ Installation of the "Alpha Safe Access" application	Free of Charge		Free of Charge	
▶ Supply with an extra Additional Password Device or replacement due to loss	Fixed Charges		8	Plus VAT	
▶ Replacement of the Additional Password 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.	
2.3	Balances, activity and statements of Alpha Bank accounts and cards	Free of Charge		Free of Charge	
2.4	Fund transfers to other Alpha Bank account from:				
	▶ Alpha Bank account	Free of Charge		Free of Charge	
	▶ Alpha Bank credit card (cash advance)				
▶ Alpha "Epilogi" Loan					
2.5	Fund transfers to other banks' accounts in Greece or abroad				See Section A, Fund Transfers
2.6	Payments to companies/organisations (Payment of dues/contributions)				As listed on the Appendix "Payments to companies/organisations".
2.7	Payment of credit card issued by other bank				See Section A, Fund Transfers
2.8	Application for a cheque-book per cheque form				
2.9	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.



SECTION J: ELECTRONIC SERVICES

CODE	TYPE OF SERVICE	COMMISSION RATE	MINIMUM AMOUNT IN EURO	MAXIMUM AMOUNT IN EURO	NOTES
3	FOR COMPANIES: ALPHA WEB BANKING				
3.1	Subscription	Free of Charge	Free of Charge		
3.2	Services requiring Additional Password Device:				
	▶ Use of services/execution of transactions requiring an Additional Password	Fixed Charges	12		Collected on an annual basis
	▶ Initial supply with the first Additional Password Device	Free of Charge	Free of Charge		
	▶ Supply with an extra Additional Password Device or replacement due to loss	Fixed Charges	9		Plus VAT
	▶ Replacement of the Additional Password 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		
3.5	Fund transfers to other banks' accounts				See Section A, Fund Transfers
	▪ In Greece ▪ Abroad (except for commercial transactions)				
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				Pricing upon agreement
5	ALPHA WEB INTERNATIONAL TRADE				
5.1	Subscription	Free of Charge	Free of Charge		
5.2	Charge per transaction				See Section G, Imports



SECTION J: ELECTRONIC SERVICES

CODE	TYPE OF SERVICE	COMMISSION RATE	MINIMUM AMOUNT IN EURO	MAXIMUM AMOUNT IN EURO	NOTES
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				The charges are carried out on a monthly basis.
	▪ Daily	Fixed Charges	15		Except for companies/organisations included in the Payment Collection Service.
	▪ Weekly	Fixed Charges	10		
	▪ Monthly	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)				See Section C, Clean Domestic Collections, Code 3
	Copy of payments record (Maturity Index)				
	▪ Daily				
	▪ Weekly				
	▪ Monthly				
8	ALPHALINE				
8.1	Connection to Alphaline (Installation expenses)	Fixed Charges	295		
	▶ For Subscribers-members of the SMEXA (Association of Members of the Athens Exchanges)	Fixed Charges	90		
8.2	Alphaline annual subscription	Fixed Charges	175		
	▶ For subscribers with Alpha Premier or Alpha 500 account	Fixed Charges	60		
	▶ For Subscribers-members of the SMEXA (Association of Members of the Athens Exchanges)	Fixed Charges	90		



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				
	▪ Monthly	Free of Charge	Free of Charge		Quarterly documents issued in the beginning of April, July, October and January.
	▪ Quarterly	Free of Charge	Free of Charge		
	▪ Weekly	Fixed Charges	9		
	▪ Daily	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 deposit box and the location of the Branch)	-	50	180	Plus VAT
	"Very Big" "Giant"	Upon agreement			
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	CUSTOMERS' CASH TRANSPORTATION				
	Cash Counting and Management:				
	▪ Banknotes	0.03%	15		
	▪ Coins	1.00%			
10	EXCHANGE OF BANKNOTES OR COINS IN EURO	0,15%	5	20	Transactions less than Euro 500 are free of charge.