

CHARGES CATALOGUE

The Charges Catalogue includes the usual charges that are currently valid as well as upcoming charges with their implementation date. The Charges Catalogue is reviewed at fixed intervals and is being also available in the internet at www.alphabank.com.cy. If you would like additional information on the charges and services offered by Alpha Bank which are not included in this catalogue, as well as the going interest rates for our products, please enquire at an Alpha Bank Branch.

A/A	DESCRIPTION	CHARGES	COMMENTS
CATEGORY A: DEPOSITS			
1	Cheques		
1.1	Issue of Cheque Book	€12 per cheque book	
1.2	Issue of special cheque book	Printing Cost + Stamps + Supervision cost	
1.3	Presentation of cheque at other Bank's Cash Register	€20 per cheque	Special Presentation
1.4	Purchase of cheques of other Banks members of Cyprus Clearing House (CCH) and / or of the Central Bank of Cyprus	Free	The purchase of cheque as cash is allowed only for payment to a credit card.
1.5	Deposit of other Banks' Bank Draft and / or Government cheques with Zero Float	<u>For Individuals and Small Companies:</u> Amounts up to €2.000: 0,25% Min. €1 per cheque Amounts more than €2.000: Deposit of cheques zero float is not allowed. <u>For Organizations:</u> Amounts up to €10.000: 0,25% Min. €1 per cheque Amounts more than €10.000: Deposit of cheques zero float is not allowed.	Regardless of the amount, deposit of a personal cheque, with zero float is not allowed.
1.6	Deposit of other Banks' Bank Draft and / or Government cheques with Zero Float is allowed for: • Opening / Renewal of Fixed Deposit account • Payment of a loan installment • Settlement of loan (applies for Bank Drafts only)	Free	
1.7	Stop payment of cheque	€9 per cheque. Maximum €50 in case of whole cheque book or series of cheques	
1.8	Cheque return (insufficient funds)	€35 per cheque	
1.9	Return of cheque deposited to our customer's account and returned unpaid from the issuing Bank - regardless of the reason	€4 per cheque	
1.10	Return of cheque due to customer's fault (issuer) (e.g. technical reason)	€4 per cheque	
1.11	Charge for posting cheque after a failed attempt	€4 per cheque	The cheque is being paid only if there is available amount in the customer's account.
2	Availability Value Date for cheques		
2.1	Alpha Bank Cyprus cheques	Same Day Value	
2.2	Other Bank's member of C.C.H.	4 working days including deposit date	
2.3	Co-operative Institution cheques (including Co-Operative Central Bank) Social Insurance cheques or Treasury of the Republic	5 working days including deposit date	
3	Transaction Commission (Cash & Cheques)		
3.1	Cash Deposit in euro	0.1% Minimum €0.50 per transaction	The first 5 cash deposits per month are free
3.2	Deposits of Foreign currency notes (to same or different currency account)	USD, GBP: 0,30% Other Foreign Currencies: 0,5%	<u>For european currencies:</u> Value Date: 4 working days. <u>For all the other currencies:</u> Value Date: 8 working days
3.3	Deposit of cheques		
3.3.1	To same currency account	€0,30 per cheque	The first 8 cheque deposits per month are free.
3.3.2	To different currency account	Foreign or Traveller's Cheques Fee: 0,25% Min. €5, Max. €170 plus Stamps (per cheque)	
3.4	Cash Withdrawal		
3.4.1	Withdrawal of Cash including payment/ purchase of cheque issued on Alpha Bank Cyprus Ltd • Amounts from €0 up to €10.000 • Amounts from €10.000 up to €50.000 • Amounts more than €50.000	Free of charge 0.1% per transaction 0.1% , plus Bank's cost, among others, for transfer from cash transportation company and insurance cover.	The charges apply also for Cash Withdrawal of foreign currency from account in the same foreign currency Regardless of number of cash withdrawal transactions The first 2 cash withdrawal transactions for amounts from €10.000 up to €50.000, per month are free.
3.4.2	Cash Withdrawal in currency different than the account currency	Exchange Commission	
3.5	Coins count/ withdrawal	Amounts up to €200: Free Amounts more than €200: 1% minimum €2 (The charge is for the whole amount of the deposit/ withdrawal).	
4	Interest Value Date (Cash & Cheques)		
4.1	Cash Deposit • In euro • For european currencies • For other currencies	Same Day Value 4 working days 8 working days	
4.2	Cheques • Alpha Bank Cyprus Ltd • Other Bank - member of C.C.H./ Co-operative Institution cheques/ Social Insurance cheques or Treasury of the Republic • Cheques Deposits (including Traveller's Cheques) to same or different currency account	Same Day Value 2 working days Value Date for cheques payable in other countries: 35 days	
4.3	Cash Withdrawal • For amounts up to €50.000 • For amounts more than €50.000	Same Day Value Same Day Value or Next Working Day (according to the time of the request)	
4.4	Time Deposits Accounts Withdrawal before maturity date	2% on the withdrawal amount for the remaining period	The charge should not exceed the interest earned during the deposit duration.

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4.5	Notice Accounts Withdrawal without notice or before notice date	The charge for not providing Notice is: (Account Interest * Withdrawal Amount * Number of Days provided in the Notice Account Category) / 2 OR • 5 days back value for 7-day notice Accounts • 15 days back value for 30-day Notice accounts • 45 days back value for 3 months notice accounts	Each Notice is valid for 7 days after the declared withdrawal date. After the lapse of the 7 days, the non executed Notice is cancelled and the account is charged with non execution fee: €4. In case of partial withdrawal on the Notice amount, if the amount is more than the 50% of the Notice amount then there is no fee charged.
4.6	Accounts Statements		
4.6.1	Accounts Statements	For Individuals: €2,40 per page, Maximum €4,80 For Organizations: €2,40 per page, Maximum: €30	
4.6.2	Copy of Account Statement for a period prior to one year than the request date	€5 per page	
4.7	Accounts Maintenance Fees		
4.7.1	Minor Savings Accounts Maintenance Fees	Free	
4.7.2	Current Accounts Maintenance Fees	For Retail Sector Customers and Wholesale Sector Customers: Free For International Sector Customers: For Individuals: €70 per year For Organizations: €140 per year	
4.7.3	Dormant Accounts	For Retail Sector Customers and Wholesale Sector Customers: Amounts up to €200: Free Amounts more than €200: €10 For International Sector Customers: €170 per year	Minor Savings Accounts: Free
4.7.4	Hold Mail Charge	For Retail Sector Customers and Wholesale Sector Customers: For Individuals: €85 per year For Organizations: €170 per year For International Sector Customers: For Individuals: €100 per year For Organizations: €200 per year	
4.7.5	Test Key Codes	Individual's Accounts: €50 per year Organization's Accounts: €100 per year	
CATEGORY B: CAPITAL TRANSFERS			
1	Exchange Commission (Buy / Sell of Foreign exchange against euro)		
1.1	Amounts up to €35.000	0,5% Minimum €3,50	The transaction involves conversion from / to euro
1.2	Amounts more than €35.000	0,4% Minimum €170	
2	Handling Commission		
2.1	Handling Commission	0,1% Minimum €3,50, Maximum €500	The Transaction involves conversion of two foreign currencies or where it is defined as "Handling Commission".
3	Payment Orders (Standing Orders and Direct Debits)		
3.1	Opening or Amendment of a Standing Order	€5 per order	
3.2	Opening of a Direct Debit	€5 per order	
3.3	Manual Execution of a Payment Order	€5 at the execution of the order	
4	Local Transfers		
4.1	Transfers within the Bank	Accounts in local currency: Free Accounts in foreign currency: Exchange Commission	• Exchange Commission is collected from the ordering customer. • Value Date: Same Working day.
5	Issue of Bankers Drafts		
5.1	Issue of Drafts in Local currency drawn on Alpha Bank Cyprus Ltd	0,15% Minimum €5, Maximum €20 plus stamps	
5.2	Cancellation of a Bank Draft drawn on Alpha Bank Cyprus Ltd	Fixed Charge €4	
5.3	Issue of Bankers Drafts drawn on correspondent Banks	Handling Commission: Minimum €10, Maximum €500 OR Exchange Commission: Minimum €10	
5.4	Cancellation of a Bank Draft drawn on correspondent Banks	€4 + SWIFT €15 + Correspondent Bank Charges (€30/GBP15/USD20)	
6	Local Bills for Collection		
6.1	Local Bills	0,25% per bill. Minimum €17 Bills returned unpaid €8 per bill	Bank's real expenses are charged accordingly
7	Payroll		
7.1	Personnel payroll executed electronically	Depending on the agreement signed with the company / organization.	• Only for instructions executed electronically. • Plus Exchange Commission, where applicable.
8	Electronic Payments executed through Alpha Domestic Payments application		
8.1	To Alpha Bank's customer account	Minimum €1, Maximum €2	Per transaction
8.2	To other local Bank's account - via SEPA	Refer to "Outgoing Payments" below	
9	Transfers Various Expenses		
9.1	Confirmation/Trace Expenses	€15 per order + Correspondent Bank Charges	
9.2	Amendment Expenses	€30 per order + Correspondent Bank Charges	
9.3	Cancellation Expenses	€30 per order + Correspondent Bank Charges	
9.4	Expenses for correcting outgoing payment data due to customer's fault	€ 30	
9.5	Omission or incorrect IBAN	€ 30	Applies for countries that adopted IBAN.

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10	Outgoing Payments		
10.1	SEPA / SWIFT - In euro and towards countries within European Union (including Cyprus) or European Economic Area <ul style="list-style-type: none"> For amounts up to €1.000 For amounts from €1.001 up to €10.000 For amounts from €10.001 up to €50.000 For amounts more than €50.000 	Fixed Charge €5,50 Fixed Charge €10,50 Fixed Charge €12,50 Fixed Charge €22, plus Exchange Commission Or Handling Commission	<ul style="list-style-type: none"> Payment Value Dates: <ul style="list-style-type: none"> For payments in Euro and towards countries either within European Union (including Cyprus) or European Economic Area: + 1 working day For payments either in any other Foreign Currency or towards countries outside European Union and European Economic Area: + 2 working days Same charges applied for repeated payments - Standing Orders
10.2	SWIFT - In foreign currency and towards countries within European Union (including Cyprus) or European Economic Area <ul style="list-style-type: none"> For amounts up to €1.000 For amounts from €1.001 up to €10.000 For amounts from €10.001 up to €50.000 For amounts more than €50.000 	Fixed Charge €5,50 Fixed Charge €10,50, plus Exchange Commission Or Handling Commission Fixed Charge €12,50, plus Exchange Commission Or Handling Commission Fixed Charge €22, plus Exchange Commission Or Handling Commission	<ul style="list-style-type: none"> For payments with Same Day Value (Same Day), additionally are received: (EURIBOR / LIBOR + 2.5%) * Amount * (Days / 360) with Minimum Charge :€12 and Maximum Charge : €500 For payments with Next Day Value (Following Day), in euro and towards countries outside European Union and European Economic Area or in any other Foreign Currency, regardless destination, additionally are received: (EURIBOR / LIBOR + 2.5%) * Amount * (Days / 360) with Minimum Charge :€8,50 and Maximum Charge: €500
10.3	SWIFT - In any currency and towards countries outside European Union and European Economic Area <ul style="list-style-type: none"> For amounts up to €1.000 For amounts more than €1.000 	Fixed Charge €22 Fixed Charge €22, plus Exchange Commission Or Handling Commission Where applicable Correspondent Bank Charges (OUR) are collected.	<ul style="list-style-type: none"> Payments in any European Currency and towards countries either within European Union (including Cyprus) or European Economic Area, are as a regulation executed with Charges Details:"SHA"
10.4	Payments through the "Full Amount to Beneficiary" Scheme	a. <u>To Deutsche Bank & Commerzbank in €</u> <ul style="list-style-type: none"> For amounts up to €12.500 to EMU/EE/EEA countries: €18 For larger amounts and payments to non European Union countries:€25 b. <u>To Deutsche Bank Trust Co. Americas in USD: \$25</u> c. <u>To Deutsche Bank London in GBP: £25</u> d. <u>To Alpha Bank SA in €</u> <ul style="list-style-type: none"> Payments in favor of customers of Alpha Bank SA or other Banks of Alpha Bank Group: Free Payments in favor of customers of other Greek Banks in Greece: For amounts up to €50.000: €10 For amounts more than €50.000: €20 	Received in addition of the above mentioned charges ("Charges" Column) and proportionally to each case as applicable (please see above).
10.5	Priority Service from Deutsche Bank	Fixed Charge €15/ \$15	Received in addition of the above mentioned charges ("Charges" Column) and proportionally to each case as applicable (please see above).
10.6	Correspondent Bank Charges • SWIFT in RON/BGN	Amount requested by Correspondent Bank. Administration Expenses €4, plus €6 when MT202 is sent. Fixed Charge €10.	Received in addition of the above mentioned charges ("Charges" Column) and proportionally to each case as applicable (please see above).
10.7	SWIFT Expenses	€15 per message	
11	Incoming Transfers payable to Alpha Bank Cyprus Ltd customers accounts		
11.1	Euro, payable to Euro (SEPA) <ul style="list-style-type: none"> For amounts from €0 to €1.999: For amounts from €2.000 to €4.999: For amounts from €5.000 to €9.999: For amounts from €10.000 to €29.999: For amounts over €30.000: 	€0 €2 €4 €10 €15	Credit with Same Day Value
11.2	Euro payable to Euro (SWIFT transfer) <ul style="list-style-type: none"> Charges OUR For amounts up to €1.710: For amounts more than €1.710: Charges SHA or BEN 	€12 €25,50 The charges of 11.1 apply.	Credit with Same Day Value
11.3	Foreign Currency payable to same foreign currency or different foreign currency (SWIFT transfer) Charges OUR <ul style="list-style-type: none"> For amounts up to €1.710: For amounts more than €1.710: Charges SHA or BEN	€12 Handling Commission is collected. €25,50 Handling Commission is collected. The charges of 11.1 apply. Exchange Commission or Handling Commission is collected.	For all european countries, including euro: Same Day Value
11.4	Foreign currency payable to euro or euro payable to foreign currency (SWIFT transfer) <ul style="list-style-type: none"> Charges OUR Charges SHA or BEN 	Fixed Charge: €10 . Exchange Commission is collected. The charges of 11.1 apply. Exchange Commission is collected.	For all european countries, including euro: Same Day Value

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12	Incoming Payments payable to other local Banks customers		
12.1	Euro payable to euro • Charges OUR OR • Charges SHA or BEN	Commission: 0,15% Minimum €5, Maximum €17 Fixed Charge €10. Handling Fee: €8,50	
12.2	Foreign Currency payable to foreign currency • Charges OUR OR • Charges SHA or BEN	Fixed Charge €10 Handling Fee: €8,50 Handling Commission is collected.	
12.3	Foreign currency payable to Euro • Charges OUR OR • Charges SHA or BEN	Fixed Charge €10 Exchange Commission	
13	Forward Contracts (Buy / sell)		
13.1	• USD, GBP	0.10%	
13.2	• Other Currencies	0.25%	
CATEGORY C: CREDIT FACILITIES			
1	Local Bills Discounted	0,25% Minimum €5 per bill	Bank's Real Expenses are charged accordingly.
2	Documentation Fees		
2.1	For Individuals and Small Companies: • For amounts up to € 5.000: • For amounts from € 5.000 up to €20.000: • For amounts from € 20.000 up to €50.000: • For amounts over €50.000:	€45 €55 €75 €95	
2.2	For Organizations:	Fixed Charge €100 per application	
3	Arrangement Fees	0,1% Minimum €100, Maximum €1.000	Based on the documents and the volume of work
4	Credit Facilities Review Commission	1% on the reviewed amount	
5	Early Repaymet Expenses (Partial Repayment or Full Repayment)		
	Housing Schemes Original Loan Amount up to €200.000:	Up to the amount defined by Consumer Credit Law	• Applies for all Housing Loans • Calculated based on the initial amount regardless of the currency and of the current balance of the account
6	Valuations / Revaluations / Observation of Work in Progress	Valuation Cost before + VAT (based on Valuers Invoice)	
7	Overdue Interest	1,75% 0,15%	Calculated on Amount in Arrear / Amount in Excess on Loans and Overdraft accounts Calculated on Amount in Arrear on Credit Cards (monthly)
8	Letters		
8.1	Letters to Principal Debtors / Guarantors / Mortgagor • Arrears Notice Letters • Termination Letter	Fixed Charge €5, regardless if Letters were sent to several recipients.	The termination letters for credit cards are not charged unless the contract has been signed within a period less than a year from the date of termination
CATEGORY D: LETTERS OF GUARANTEE			
1	Letters of Guarantee (L/G's)		
1.1	Commission	0,15% per month or part thereof. Minimum. 0,45% ή €30 whichever is greater	Paid in advance for the entire duration of the L/G.
1.2	Extension Commission	0,15% per month or part thereof, Minimum €20	
1.3	Cancellation Commission	Fixed Charge €20	
1.4	Amendment Commission	Fixed Charge €20	
1.5	Approval for Amendment of wording of L/G's	Fixed Charge €100	
2	Advice Guarantees (Transferable abroad without any responsibility on our behalf)		
2.1	Advice Commission	Fixed Charge €50	
2.2	Delivery Expenceses	Fixed Charge €30	
2.3	Amendment Commission	€20 per amendment	
2.4	SWIFT charges	€ 15	
Notes:			
1. Guarantees granted for periods less than three months may be extended up to three months from their issue date. Amendment Commission applies.			
2. The Extention Commission is charged only once per period, regardless of the number of extensions that expire during the period the Commission has been paid.			
3. Increase in the amount imply additional commission depending on the amount of increase.			
4. For Letters of Guarantees in favour of beneficiaries abroad, correnspondent Bank commission applies.			
5. For L/G's in foreign currency the commission is calculated in euro based on the Exchange Rate on the day the commission is received, or customer's account is charged.			
3	Shipping Guarantees		
3.1	Commission	€17 or period of 3 months and for each subsequent quarter or part thereof, until the cancellation of the security	
Notes:			
1. If the Bank does not receive the doc's then €8,50 additional commission is collected.			
2. There is a fixed charged of €8,50 for the transfer of documentary bills			

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CATEGORY E: IMPORTS			
1	SWIFT		
1.1	Import Credits	€25 per message	
1.2	Other	€15 per message	
2	Import Credits		
2.1	Opening Commission	0,20% per month or part thereof. Min. 0,60% Min. €50	
2.2	Extension Commission	0,20% for each additional month or part thereof	
2.3	Amendment Commission	€20 per amendment	
2.4	Acceptance Commission	0,60% for the first 3 months, Min. €50. Subsequently, 0,20% per month or part thereof for the period stated on the credit (plus stamps)	
2.5	Correspondent Charges	If the charges are not for the Beneficiary's account then the customer is charged.	
2.6	Exchange Commission	For amounts up to €35.000: 0,5% Minimum €3,50 For amounts over €35.000: 0,4%, Minimum €17C	If the Credit is confirmed by Alpha Bank.
2.7	Handling Commission	0,25% Minimum: €3,50	If Exchange Commission does not apply.
2.8	Discrepant Documents	Fixed Charge €70	
2.9	Confirmation Commission	0,20% for 3 months, Minimum €20	
Notes:			
1. Opening and Extension Commission (where applicable) is charged regardless of the execution of the import credit.			
2. Import Credits granted for periods less than three months may be extended up to three months from their issue date. Amendment Commission applies.			
3. Bank's Real expenses will be charged accordingly.			
4. The increases will bear additional Opening Commission that will be charged proportionally.			
5. Revolving Import Credits or any similar commitment by Alpha Bank for payments of the import documents during their presentation should bear Expiration Date. This commitment involves additional Opening Commission that is charged proportionally at each withdrawal from the opening date to expiration date.			
3	Placing Goods in Bonded		
3.1	Goods in Bonded	0,05% Minimum: €35, Maximum: €85	Once off payment
3.2	Inspection of Goods in Bonded	€20 per hour. Minimum €20	
3.3	Release of Goods	0,025% for 3 months or part thereof, from the date of placing the goods in bonded until each release date. Min.€20 per release.	
4	Inward Foreign Bills For Collection		
4.1	Clean Bills	Exchange Commission If Exchange Commission does not apply Handling Commission is collected: 0,25% Min. €3,50, Max. €250 Commission: 0,2%, Minimum: €20, Maximum: €8€ Acceptance Commission: €10 Protest Expenses: Minimum €35 Cancellation Expenses: €10	
4.2	Documentary Bills	Exchange Commission If Exchange Commission does not apply Handling Commission is collected: 0,25% Min. €3,50, Max. €250 Commission: 0,2%, Commission: €17, Maximum: €8€ Acceptance Commission: €10 Protest Expenses: Minimum €35 Cancellation Expenses: €10	
4.3	Avalization of Documents	0,15% per month or part thereof. Minimum 0,45% ή €17 whichever is greater.	
4.4	Local Bills of Collection	0,25% Minimum €5 per bill Bills returned unpaid are charged €5 per bill.	
Note: Notice of payment of Local Bill of Collection: €2 per notice			
CATEGORY F: EXPORTS			
1	Export Credits		
1.1	Advice Commission	0,1% Minimum: €50, Maximum: €85	
1.2	Confirmation Commission	0,2% per 3 months period. Minimum: €70	Includes Announcement Commission
1.3	Execution Commission	Minimum: €20, Maximum: €60	
1.4	Amendment / Cancellation Commission	Fixed Charge €30	
1.5	Transfer to Other Beneficiary Commission	0,15% per month or part thereof. Min: 0,45%, Min: €50	
1.6	Discrepant Documents	Fixed Charge €70	
Notes:			
1. The charges at 1.1 - 1.4 apply only when they are in favour of the Beneficiary's account. On instances, where the charges are in favour of the issuing Bank then Correspondent charges apply.			
2. Bank's Real expenses will be charged accordingly.			
3. If the Export Credit needs confirmation, the increases will bear additional commission proportional to the increase.			
4. If the export credit does not need confirmation, the expenses are charged with additional commission proportional to the increase, that does not exceed the max. as stated at E.2.			
2	Negotiation Payments under Export Credits		
2.1	Exchange Commission	For amounts up to €35.000: 0,5% Minimum: €3,50 For amounts over €35.000: 0,4% Minimum: €170	Per negotiation
2.2	Handling Commission (If exchange commission does not apply)	0,25% Minimum: €3,50	Only if the charges are in favour of the Beneficiary. If it is for the issuing Bank then Correspondent Charges apply.
2.3	Negotiation Commission	0,2% Minimum: €40, Maximum: €150	
2.4	Acceptance Commission	0,2% per 3 months or part thereof. Minimum: €20	If the credit is confirmed by Alpha Bank
2.5	Interest	The common lending rate applies from the negotiation date until the day the account is charged.	
3	Outward Foreign Bills for Collection		
3.1	Clean Bills	Foreign or Traveller's Cheques Fee: 0,25% Min €5 Max €170 Bank's real expenses (i.e.SWIFT message, Courier services). Cancellation Expenses: €10	Exchange Commission Or Handling Commission, accordingly

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3.2	Documentary Bills	Exchange Commission Or Handling Commission: 0,25% Minimum €3,50, Maximum €340 Commission: 0,2%, Minimum: €20, Maximum: €85 Cancellation Expenses: €10 Amendment Expenses: €10	If Exchange Commission is not applicable.
Note: If the Correspondent Charges are not charged to the recipient, they are charged to the customer.			
CATEGORY G: BANK'S CARDS			
1	Issue of Credit / Debit Card		
1.1	Visa Electron	Free of charge	
1.2	Silver VISA Credit - in euro		Annually
	• Main:	€ 10	
	• Additional Card:	€ 5	
1.3	MasterCard Cash Back		
	• Main:	€ 10	
	• Additional Card:	€ 5	
1.4	Gold VISA Credit in euro		
	• Main:	€ 40	
	• Additional Card:	€ 20	
1.5	Aegean VISA		
	• Main:	€ 25	
	• Additional Card:	€ 10	
1.6	Gold Visa Debit in euro		
	• Main:	€ 50	
	• Additional Card:	€ 40	
1.7	Gold Visa Debit in USD		
	• Main:	\$60	
	• Additional Card:	\$50	
1.8	Silver Visa Debit in USD		
	• Main:	\$20	
	• Additional Card:	\$20	
2	Re-issue of Credit / Debit Card	€10 / \$15	Applies for all Alpha Bank cards
3	Arrears Notice Letter	Fixed Charge €5, regardless if Letters were sent to several recipients.	
4	Re-issue of PIN	€10 / \$15	As per customer's instructions
5	Currency Conversion of Transactions made abroad		
5.1	Conversion and Third party intermediaries expenses	2,70%	
6	ATM Transactions		
6.1	Cash withdrawal from Bank's ATM	For Debit Alpha Bank Visa Electron cards: Free of charge For Debit and Credit Alpha Bank Visa: 3,33%, Minimum €2/ \$2	
6.2	Cash withdrawal from ATM's of Cypriot Banks	For Debit Alpha Bank Visa Electron cards: €2 per withdrawal (Free of charge for College / University Students) For Credit and Debit Alpha Bank Visa Cards: 3,33%, Min. €2/ \$2	
6.3	Valid until 22/04/2014:		
	Cash withdrawal from ATM's abroad	For Debit Alpha Bank Visa Electron cards: 3,33% Min. €2 (Free of charge for College / University Students) For Credit and Debit Alpha Bank Visa Cards: 3,33%, Min. €2/ \$2	
	Apply from 23/4/2014:		
	Cash withdrawal from ATM's abroad	For Debit Alpha Bank Visa Electron cards: €2 per withdrawal (Free of charge for College / University Students) For Credit and Debit Alpha Bank Visa Cards: 3,33%, Min. €2/ \$2	
Valid until 22/04/2014:			
Note: The first four withdrawals per month using Alpha Bank VISA Electron from any ATM in Cyprus and Greece are free of charge.			
CATEGORY H: OTHER SERVICES			
1	Safety Deposit Boxes		
1.1	Hire of Small Size Deposit Box	€50 per year + V.A.T. + Stamps	
1.2	Hire of Medium Size Deposit Box	€75 per year + V.A.T. + Stamps	
1.3	Hire of Large Size Deposit Box	€100 per year + V.A.T. + Stamps	
1.4	Access to the Safety Deposit Box	€10 per access	The first 3 visits per year to the safety box are free of charge.
1.5	Loss / Destruction of Safety Deposit Box Key	€ 60	Replacement Cost is charged.
2	Certificates		
2.1	Issue of Certificate as per auditors / accountants requests	Individuals: Minimum €35 per Certificate Organizations: Minimum €60 per Certificate	Including the "Balance and Interest Certificate" and the "Customer's Collateral Certificate" .

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A/A	DESCRIPTION	CHARGES	COMMENTS
2.2	Certificate of Balances and Interest	€2 per account included in the Certificate. Minimum: €4	When requested by customer.
2.3	Issue of Customers Collateral Certificate	Minimum: €60 per Certificate	
2.4	Reference Letter	€25 per Certificate	
2.5	Financial information to administrators / executors	Minimum €45 per instance	
3	Utility Bill Payments		
3.1	Over the Counter	€1 + V.A.T. per account	
3.2	Direct Debit	Free of charge	
4	Searches		
4.1	At the Registrar of Companies	€15 per search	
4.2	At overseas Credit Bureaux / Agencies	Individuals: €35 per search Organizations: €70 per search	
4.3	At Land Registry Office	According to the Land Registry Office Fees	
5	Postages		
5.1	Envelope within Cyprus	€2 €4 (express and/ or registered)	
5.2	Envelope outside Cyprus	€5 €8 (expressand/ or registered)	
5.3	Package with Courier service	Fixed Charge €30	The charge is per customer.
6	Information from Archives		
6.1	After Search at Current Archive	Minimum €10	
6.2	After Search at Permanent Archive	Minimum €20	
7	Cancellation of a Payment Transaction	€ 20	
8	Advice for non Execution of a Payment Transaction due to customer's fault	€ 5	
CATEGORY I: ALPHA EXPRESS BANKING			
1	Balances Overview Accounts/ Cards	Free of charge	
2	Account Statement	Free of charge	
3	Electronic Cheque Image	Free of charge	
4	Electronic E-Voucher (E-Voucher)		
4.1	For Individuals:	€ 10	Annually
4.2	For Organizations:	€ 100	Annually
5	Transfer Between Own Accounts	Free of charge	If applicable, Exchange Commission is collected.
6	Transfer To Other Alpha Bank Client	Free of charge	If applicable, Exchange Commission is collected.
7	Sale/ Purchase of Foreign Currency	0,5% Minimum €1,70	
8	Handling Commission	0,1% Minimum €1,70	
9	Outgoing Transfers		
9.1	Towards EU or EEA countries in euro (VIA SEPA/ SWIFT) • For amounts up to €1.000 • For amounts from €1.001 to €10.000 • For amounts from €10.001 to €50.000 • For amounts more than €50.000	Fixed Charge €2,50 Fixed Charge €3,50 Fixed Charge €5,50 Fixed Charge €22 Exchange Commission or Handling Commission is charged.	• Payment Value Dates: – For payments in Euro and towards countries either within European Union (including Cyprus) or European Economic Area: + 1 working day – For payments either in any other Foreign Currency or towards countries outside European Union and European Economic Area: + 2 working days • Same charges applied for repeated payments - Standing Orders
9.2	Towards EU or EEA countries in foreign currencies (VIA SWIFT) • For amounts up to €1.000 • For amounts from €1.001 to €10.000 • For amounts from €10.001 to €50.000 • For amounts more than €50.000	Fixed Charge €2,50 Fixed Charge €3,50, plus Exchange Commission Or Handling Commission Fixed Charge €5,50, plus Exchange Commission Or Handling Commission Fixed Charge €22, plus Exchange Commission Or Handling Commission	• For payments with Same Day Value (Same Day), additionally are received: (EURIBOR / LIBOR + 2.5%) * Amount * (Days / 360) with Minimum Charge :€12 and Maximum Charge : €500 • For payments with Next Day Value (Following Day), in euro and towards countries outside European Union and European Economic Area or in any other
9.3	Towards Non EU or EEA countries in any currency (VIA SWIFT) • For amounts up to €1.000 • For amounts more than €1.000	Fixed Charge €22 Fixed Charge €22 plus Exchange Commission Or Handling Commission Where applicable Correspondent Bank Charges (OUR) are collected.	Foreign Currency, regardless destination, additionally are received: (EURIBOR / LIBOR + 2.5%) * Amount * (Days / 360) with Minimum Charge :€8,50 and Maximum Charge: €500 • Payments in any European Currency and towards countries either within European Union (including Cyprus) or European Economic Area, are as a regulation executed with Charges Details:"SHA"
9.4	Payments through the "Full Amount to Beneficiary" Scheme	a. <u>To Deutsche Bank & Commerzbank in €</u> • For amounts up to €12.500 to EMU/EE/EEA countries: €18 • For larger amounts and payments to non European Union countries:€25 b. <u>To Deutsche Bank Trust Co. Americas in USD:</u> \$25 c. <u>To Deutsche Bank London in GBP:</u> £25 d. <u>To Alpha Bank SA in €</u> • Payments in favor of customers of Alpha Bank SA or other Banks of Alpha Bank Group: Free • Payments in favor of customers of other Greek Banks in Greece: For amounts up to €50.000: €10 For amounts more than €50.000: €20	Received in addition of the above mentioned charges ("Charges" Column) and proportionally to each case as applicable (please see above).
10	Cheque Stop Payment	Free of charge	
11	Cheque Book Order	€ 7	

CHARGES CATALOGUE

A/A	DESCRIPTION	CHARGES	COMMENTS
12	Set up of Standing Order	Free of charge	
13	Statement Reordering	Free of charge	
14	Utility Payments	Free of charge	
15	Software Token (Alpha Safe Access)	€ 8	
16	Order of an OTP Token Device (Hardware Token)	€15 per device	
17	Replacement of Token (in case of loss)	€15 per device	
18	PIN Reissue	€5 per instruction	
19	Search in Archives	Minimum €10	