



TABLE OF COMMISSIONS AND CHARGES

(effective from 02/01/2024)

FEES AND CHARGES FOR BANKING OPERATIONS & CARDS

(with effect from 02/01/2024)

EXCHANGE COMMISSION*

Additional charge commission is charged, whenever there is a conversion between euro and foreign currencies
Applicable to all transactions marked with (*)

≤ €35.000: 0,6% (min €6)
> €35.000: 0,4% (min €215, max €500)

MONEY TRANSFERS AND PAYMENTS

SENDING MONEY

OUTGOING TRANSFERS*	BRANCH	ONLINE BANKING
Transfers in Euro, up to €50.000, and destined to a bank located within Cyprus and EU ¹	Personal & joint accounts: 0,15% (min €6, max €12)	≤ €5.000: FREE > €5.000: 0,15% (min €3, max €6)
	Corporate accounts: 0,20% (min €15, max €30)	
Other Outgoing Payment Categories	Personal & joint accounts: 0,20% (min €20, max €500)	0,15% (min €15, max €250)
	Corporate accounts: 0,25% (min €30, max €500)	
Charges OUR (if requested by customer):	0,10% (min €10, max €65)	0,10% (min €10, max €65)
Urgent Processing (if requested by customer):	0,05% (min €15, max €150)	0,05% (min €10, max €100)
Other Charges:		
"Guarantee OUR" (transfers in USD)		\$30
Missing / Invalid IBAN		€25
Change / Cancellation / Correction / Investigation		€60 (or the equivalent if foreign currency)

Notes:

- Covers the member states of the European Union, as well as the United Kingdom, Norway, Iceland, Lichtenstein, Switzerland, Monaco and San Marino.
- Charges "OUR" - "Guarantee OUR"**
With the option "OUR", the beneficiary receives the full amount without any deduction of commission. Outgoing payments in USD are excluded, as US Correspondent /Intermediary banks, through which such payments are being processed, convert the order into "SHA". The "Guarantee OUR" option ensures non-conversion to "SHA", with the ordering customer bearing extra charges.
- Shared charges - "SHA"**
Charges are shared between sender and beneficiary. Ordering customer (sender) pays the fees of the ordering Bank, while beneficiary customer pays the fees of the beneficiary Bank.
- Missing / Invalid IBAN**
This charge is applicable when the beneficiary Bank is located in a country where the IBAN has been implemented and the IBAN used in the payment is either missing or wrong based on IBAN validation rules.
- Standing Orders**
For the execution of standing orders to other Banks (domestic/ international), the above Online Banking charges apply.

RECEIVING MONEY
INCOMING TRANSFERS*

Transfers in Euro (€), from a bank located within EU		Transfers in Euro (€), from a bank located outside EU	
≤ €15.000	Free	≤ €1.000	Free
€15.001 - €50.000	€10	€1.001 - €10.000	€15
≥ €50.001	€30	€10.001 - €50.000	€20
		≥ €50.001	€30

Transfers in foreign currency

Transfers in GBP (£)		Transfers in USD (\$)		Transfers in CHF (F)	
≤ £1.000	Free	≤ \$500	Free	≤ F1.000	Free
£1.001 - £50.000	£15	\$501 - \$1.000	\$10	F1.001 - F10.000	F3
≥ £50.001	£30	\$1.001 - \$50.000	\$20	F10.001 - F50.000	F20
		≥ \$50.001	\$40	≥ F50.001	F45

In remaining currencies

€25 - equivalent in currency of transfer

INCOMING / OUTCOMING TRANSFERS - OTHER CHARGES:
CHARGE

Incoming / Outgoing Payment Confirmation	Email: No charge By post: €8
Transaction Investigation <i>(Due diligence on transactions. When extensive compliance checks need to be performed)</i>	0,75% (€50 - €15.000) Commonly agreed additional charges may be imposed where the contribution of external partners is needed
Change / Cancellation / Correction of an Incoming Payment	For amounts > €40: €40 For amounts ≤ €40: 50% charge on amount of transfer

	BRANCH	ATM	ONLINE BANKING	TELEPHONE BANKING 8000 9999
PAYROLL PROCESSING				
Within the Bank or SEPA countries	€2 per payment (max €100) When instructions are given through Letter	N/A	Free	N/A
SWIFT Payments	As per outgoing payment charges "Outgoing transfers"	N/A	As per outgoing payment charges "Outgoing transfers" through Online Banking	N/A
TRANSFERS BETWEEN ACCOUNTS (Within HB)				
Own accounts in same currency		Free	Free	
Other accounts in same currency	€5	Free Between accounts linked to the respective debit card		N/A
Transfers between accounts in different currency*			Exchange commission: ≤ €35.000: 0,6% (min €1) > €35.000: 0,4% (min €215, max €500)	
STANDING ORDERS				
Opening/ Modification of Standing Orders	€10	N/A	Free	€5
Execution	Within the Bank: Free For the execution of standing orders to other Banks, refer to "Outgoing Transfers" section (note 5)			
Non-execution of standing order due to insufficient funds	€4			

	BRANCH	ATM	ONLINE BANKING	TELEPHONE BANKING 8000 9999
BANKING OPERATIONS				
Cash Withdrawal	0.15% on transaction amount (min €3, max €20) €2 per withdrawal for customers over 65 years old	Free	N/A	N/A
Cash Deposits	0.10% on transaction amount (min €3, max €20) €3 per deposit for customers over 65 years old €3 additional charge per deposit, when payment details are required	Free	N/A	N/A
Cheque Deposits	€5 per deposit €3 per deposit for customers over 65 years old €3 additional charge per deposit, when payment details are required	<u>Personal and joint accounts:</u> Free <u>Corporate accounts:</u> €2 per deposit	N/A	N/A
<i>The lower charge for customers aged over 65 does not apply when the deposit/ withdrawal is made into/ from a joint account with other account holders</i>				
Cheques cashed	0.15% on cheque amount (min €5, max €20) €2 per cheque for customers over 65 years old	N/A	N/A	N/A
Exchange/Deposit/Withdrawal of coins <i>Offered only to Hellenic Bank customers for amounts up to €100*</i>	≤ €20: Free > €20: 1,5% (min. €6)	N/A	N/A	N/A
<i>* For coin withdrawal/ delivery exceeding €100 in value, a package of 100 coins each, of the respective denomination, should be ordered in advance through telephone communication with the branch Coin deposits over €100 are made through CASH360 machines</i>				
Account Statement	€5 per issuance cycle	Free <i>View and print last 10 transactions</i>	Free	Free <i>For statements of personal and joint accounts of Online Banking subscribers, for statements periods before March 2023</i> €5 per issuance cycle <i>For non-Online Banking subscribers</i>
Loan Statement	€5 per issuance cycle	N/A	Free	Free
Payment of Utility Bills	<i>Service is only available through Online Banking</i>	N/A	Free	N/A
Payment of Service Bills	€5 per payment	N/A	Free	N/A
Certificates				
IBAN Certificate	€2 <i>Free for customers who do not have access to Online Banking</i>	Free	Free	Free
Account Balance Certificate	€3	Free	Free	<i>Account Balance inquires</i>
Customer Profile Certificate	€3	N/A	Free	N/A
Loan/ overdraft Interest Certificate	€5 per year	N/A	Free	N/A
Account Interest Certificate	€10 per year	N/A	Free	N/A

CHEQUES

Chequebook Orders	BRANCH	ATM	WEB BANKING	TELEPHONE BANKING 8000 9999
Common (50 sheets)	Not available	€50	€50	€50
Specific	€28 - €69 <i>Depending on size, cheques and colours</i>	N/A	N/A	N/A

Returned Cheques

Due to insufficient funds	€40 per cheque (issuer's charge)
Other reasons	€10 per cheque (issuer's charge)
Cheque deposited into the customer's account (or credit card) and returned unpaid from another bank, irrespective of reason	€5 per cheque (depositor's charge)
Foreign cheques	€100 per cheque

Issue of Bankers Drafts* - A Banker's draft is issued through customer's account

Banker's draft in Euro by debiting Euro account	0,15% (min €10 - max €20)
Banker's draft in Euro by debiting foreign currency account or Banker's draft in foreign currency by debiting Euro account	≤€35.000: 0,6% (min €6) >€35.000: 0,4% (min €215, max €500) plus €2 per cheque
Banker's draft in foreign currency by debiting foreign currency account (of same or different currency)	0,1% (min €6, max €350) plus €2 per cheque

Cheques - Other Charges*

Stop payment of customer cheques	€20 per cheque (max €100) through Branch & Telephone Banking Free through Online Banking Service is available through Branch only for Legal Entities Service is available through Telephone Banking only for Individuals
Stop payment of banker's drafts	€4 - cancellation charge €15 (or the equivalent in foreign currency) - SWIFT charge for each message plus the amount charged by the correspondent bank Stamps are not included
Reactivation of stop payment of customer cheques	€5 per cheque (max €20)
Special presentation of Cheque	Service not offered for special presentation of cheques drawn on other domestic Banks €40 per Hellenic Bank cheque presented by other domestic Bank plus Draft or SWIFT / SEPA expenses
Repurchase of banker's drafts	€10 (provided that, the returned amount is not higher than the original amount paid)

ACCOUNTS AND FOREIGN CURRENCY
FOREIGN NOTES
CHARGE
Purchase of Foreign Notes*

Foreign currency notes are purchased by the Bank, to be exchanged into Euro or deposited into customer's account

Foreign currency notes deposited into Euro account or exchanged into Euro cash	1,5% (min €6)
Foreign currency notes deposited into foreign currency account (of same or different currency)	0,5% for GBP / USD 1% for all other currencies

Sale of Foreign Notes*
Foreign currency notes are sold by the Bank

Foreign currency notes withdrawn from Euro account or purchased by exchanging Euro cash	1,25% (min €3, max €40)
Foreign currency notes withdrawn from account in foreign currency (of same or different currency)	0,5% (min €5)
Euro cash withdrawn from foreign currency account	≤€35.000: 0,6% (min €6) >€35.000: 0,4% (min €215, max €500)

ACCOUNTS
Account Opening

Normal processing	Free
Enhanced due diligence <i>When correspondence with banks abroad, enhanced customer background checks, world checks & senior approvals, are required</i>	Personal & joint accounts: €50 Corporate accounts: Min €100* <i>*The bank is entitled to apply commonly agreed charges for the assessment of account opening applications</i>
Provident Funds	Min €100

Periodic Reviews

Update of customer data & customer review fee	<u>Physical persons:</u> <ul style="list-style-type: none"> €30 per customer (Free for customers over 65 years old), when customer data updates are made in person within the branch Free when updating information through the Bank's online channels, or via phone through the Bank's centralized service <u>Legal entities:</u> <ul style="list-style-type: none"> SMEs booked in Retail division: €50 Legal Entities booked in Commercial/Corporate: Min €100* Provident Funds: Min €100* <i>*The bank is entitled to apply commonly agreed charges for updating customer data</i>
Overdue review fee <i>When customer review process has not been completed within two months upon the expiration of customer review date</i>	Physical persons: €30 Legal entities: €50

Account Maintenance Fees (Active Accounts)

Current accounts & Trading accounts	<u>Individuals:</u> €2,90 per month <u>SME accounts of customers booked in Retail Division:</u> €9,00 per month <u>Corporate accounts of Commercial/ Corporate customers:</u> €15,00 per month														
"My Account 18-25" linked to "Visa Ocean Debit" debit card	No charge														
"My Account 18-25" without a debit card or linked to a debit card other than "Visa Ocean Debit"	<u>Without an overdraft limit:</u> As per current & trading accounts <u>With an overdraft limit:</u> As per current accounts with an overdraft limit														
Current accounts with an overdraft limit	<table border="1"> <thead> <tr> <th>Overdraft limit amount:</th> <th>Monthly fee:</th> </tr> </thead> <tbody> <tr> <td>≤€5.000</td> <td>€4</td> </tr> <tr> <td>€5.001-10.000</td> <td>€6</td> </tr> <tr> <td>€10.001-50.000</td> <td>€15</td> </tr> <tr> <td>€50.001-100.000</td> <td>€25</td> </tr> <tr> <td>€100.001-500.000</td> <td>€50</td> </tr> <tr> <td>>€500.000</td> <td>€90</td> </tr> </tbody> </table>	Overdraft limit amount:	Monthly fee:	≤€5.000	€4	€5.001-10.000	€6	€10.001-50.000	€15	€50.001-100.000	€25	€100.001-500.000	€50	>€500.000	€90
	Overdraft limit amount:	Monthly fee:													
	≤€5.000	€4													
	€5.001-10.000	€6													
	€10.001-50.000	€15													
	€50.001-100.000	€25													
€100.001-500.000	€50														
>€500.000	€90														

Basic accounts	€1,50 per month
Savings accounts	€5 per quarter
Notice accounts	€5 semi-annually
Minor accounts	€2,50 per year

Account Maintenance Fees (Dormant Accounts)

An account becomes dormant when no transactions are performed for 12 consecutive months

Current accounts, Current accounts with an overdraft limit, Trading accounts, Savings accounts & Basic accounts	€15 semi-annually
Notice accounts	Accounts with balance ≤€500: €15 semi annually Accounts with balance >€500: €5 per year
Minor accounts	No charge

Other Charges

Mail Statements - Printing and mailing cost Applies to customers who have Online Banking access and wish to continue to receive account statements by post	€5 per account statement
Account excesses on credit accounts	2% in addition to the account debit interest, charged on the excess amount, for as many days as the excess is retained Plus, €10 per day, for each day a debit transaction is performed resulting to the creation or increase of the excess amount
Transfer / Withdrawal from notice accounts (local currency) without notice Same charge applies also for standing orders from notice accounts	2% of the amount, calculated based on the days of the account period <u>For 35 days' notice accounts:</u> Withdrawals of up to €2.000 per month, are free of charge
Payment of a Fixed Deposit account before maturity	Charge is equal to the capital multiplied by 2%, multiplied by the days remaining until the expiration and divided by 365 days (or 366 when a leap year enters)
Non-execution of notice given to notice accounts	€6 for each notice given but not executed
Power of attorney to third party for operating account	Not offered for Personal Accounts Corporate Accounts €50 plus stamps
Returned Mail by the Post Office <i>Unsuccessful delivery of Bank's mail to customer</i>	€5 per envelope

Liquidity Fee (Accounts owned by natural persons in Euro opened from 01/06/2022)

Current accounts, Current accounts with an overdraft limit & Savings account	Primary account	0%
	Secondary account	
Notice accounts	0%	

Notes on Liquidity Fee:

- The liquidity fee is determined based on the cost of holding deposits, at the given time.
- The Bank is entitled to change the liquidity fee, in relation to the above categories of Accounts, upon relevant notice to the customer.
- The liquidity fee will be calculated based on the daily balance of the above categories of Accounts: (end of day balance * liquidity fee) / (365).
- The total liquidity fee is charged, on the above categories of Accounts, at the end of each month.

OTHER SERVICES	
Safekeeping of official account statements and correspondence at branch	€100 yearly <i>As of 02/01/2023, the service will no longer be offered</i>
Copies of cheques	€5 per cheque
Copies of customer's instructions, loan/collateral documents, property valuation documents and other vouchers	€10 per document copy
DigiPIN Device <i>Device required for authorising transactions through Web Banking (Business Version)</i>	€15 per device (incl. VAT)
Company Search Search performed through Infocredit's platform in order to gain the necessary information whenever necessary (customer reviews, loan granting). Applicable for Legal Entities	€20 plus VAT
Mailing Services (abroad)	Registered mail: €10 Courier: €35
Safe Deposit Boxes	
Yearly Rent	Small Size: €100 + VAT Medium Size: €150 + VAT Large Size: €200 + VAT <i>Plus stamps</i>
Customer Visits	€30 + VAT per visit 3 free visits per annum
Other Certificates	
Loan / overdraft Interest Rate Variation Certificate	€50
Bank Reference Letter	€30
Auditor's Certificate	€30 Individuals €75 Legal Entities
Other certificates requested by customers	€5 per year for each account
<i>Charge for every year a certificate is generated</i>	
LOANS AND OVERDRAFT LIMITS	
Arrangement and Legal documentation fees (Loans & Overdraft limits)	
Overdraft limit	As defined in the respective overdraft agreement
Loans	As defined in the respective loan agreement
Other Charges	
Unscheduled Land Registry Office Visits	€75 – for unscheduled LRO visits for mortgage registration / release / transfer of ownership
Preparation of Consent/Confirmation letters	€50 for each consent / confirmation letter prepared by the Bank, in regard to loans or collaterals
Mortgage Amendment Consent Fee	€50 <i>For cases where the Land Registry Office requires the bank's consent for mortgage-related changes, including mortgage releases or amendments, related to a property</i>
Charges for the letter of redemption and / or for the release of the insurance contract and letters for the release of guarantors / security providers	€8,50 per letter
Warning Letters and Letters of Final Demand ***	
1 st –3 rd Warning Letter	€2 per letter
4 th Warning Letter	€10 per letter
Letter of Final Demand	€29 per letter
***Sent to borrowers and guarantors	

TRADE FINANCE, INTERNATIONAL BUSINESS CUSTOMERS, TRUST & CUSTODY

Charges for Trade Finance services, International Business customers and Trust & Custodian services are uploaded as separated documents in the Bank's website www.hellenicbank.com/en/charges

CARDS

A. ANNUAL SUBSCRIPTION AND ISSUANCE / RENEWAL FEES

DEBIT CARDS

CARD TYPE	ANNUAL SUBSCRIPTION
Purple Debit <i>(previously Visa Youth)</i>	-
Ocean Debit*	€5 / £4,50 / \$6
Visa Blue Debit* <i>(previously Visa Classic Debit)</i>	€8 / £7 / \$8,50
Mastercard Blue Debit* <i>(previously Mastercard Connect Debit)</i>	€8 / £7 / \$8,50
Visa Gold Debit	€45 / £40 / \$55
Mastercard Platinum Debit	€90 / £80 / \$110
Mastercard Business Debit	€10 / £9 / \$12

*FREE for cards connected to BASIC account

CREDIT CARDS

CARD TYPE	ANNUAL SUBSCRIPTION	
	MAIN CARDHOLDER	ADDITIONAL CARDHOLDER
Visa Blue Credit <i>(previously Visa Classic Credit)</i>	€15	€15
Mastercard Blue Credit <i>(previously Mastercard Explorer Credit)</i>	€15	€15
Visa Gold Credit	€45	€20
Mastercard Platinum Credit	€90	€55
Mastercard World Elite	€170	€100
Mastercard Business Credit Lite	€10	€10
Mastercard Business Credit	€90	€55

PREPAID CARDS

CARD TYPE	ISSUANCE / RENEWAL FEE	RETENTION CHARGES
Yellow Prepaid <i>(previously Visa Prepaid Card)</i>	€5	€5

Retention Charges are valid ONLY for prepaid cards with balance over €35 given that their expire date has passed.

B. MINIMUM CREDIT CARD INSTALMENTS

Percentage on amount due	8%
Minimum instalment	€17

C. CASH WITHDRAWALS FEES AND TRANSACTION CHARGES

DEBIT CARDS

Cash withdrawal fees from:	Debit cards linked to:		
	Savings Account	Basic Account	Any other account (including "Youth")
Hellenic Bank ATMs	€0	€0	€0
ATMs except Hellenic Bank for cash withdrawals in EURO and Swedish Crowns	€0	€0	€3,50 / £3 / \$4
ATMs except Hellenic Bank for cash withdrawals except in EURO and Swedish Crowns	3,33% on the transaction amount with a minimum charge of €5 / £4,50 / \$5,50		

CREDIT CARDS

Cash withdrawal fees	3,33% on the transaction amount with a minimum charge of €5
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PREPAID CARDS

Cash withdrawal fees from:	
Hellenic Bank ATMs	€0
ATMs except Hellenic Bank for cash withdrawals	€3,50
Deposit/ Transfer to prepaid card	Branch (over the counter): €5 per transaction Online Banking: Free

DEBIT / CREDIT / PREPAID CARDS

Transaction Charges:	
Currency Conversion Fee for payments (except transactions in EURO and Swedish Krona)	2,90% on the transaction amount
Currency Conversion Fee for cash withdrawals (except transactions in EURO and Swedish Krona) For cash withdrawals in the same currency as the account currency no currency conversion fee is charged	2,90% on the transaction amount

Exceptions in relation to cash withdrawals fees and transaction charges for Ocean Debit cards:

Cash withdrawal fees:

(a) No cash withdrawal fees for EURO or Swedish Krona, from any ATM.

(b) No cash withdrawal fees on foreign currency cash withdrawals, up to a total amount of €250 (or euro equivalent) within the same month. Cash withdrawal fees of 2% on the transaction amount will be charged for any amount above the €250 (or euro equivalent) monthly limit.

Currency Conversion Fee:

No currency conversion fees on foreign currency transactions up to a total amount of €300 (euro equivalent) within the same month.

Currency conversion fees of 2,9% on the transaction amount will be charged for any amount above the €300 (euro equivalent) monthly limit.

D. OTHER SERVICES AND CHARGES

Annual Credit Card Interest Rate	12%
Annual Mastercard World Elite Interest Rate	10,5%
Card / PIN / e-PIN re-issue charges	Free
Credit Card Statement Reprint Charges*	€3,40
Charges on Arrears for Credit Cards	2% on overdue amount
Charge on Credit Card Limit Excess	2% on excess amount
Administrative Fees per Letter on Overdue Instalments	1st and 2nd letter €2,00 each, 3rd letter €29,00

*No charge for Mastercard World Elite, Mastercard Business Credit and Mastercard Business Credit Lite cardholders

E. Priority Pass Charges (use of priority pass in airport lounges)

Mastercard World Elite	
Main & Supplementary cardholder	Free
Cardholder's Guests (when applicable)	€28 per visit per guest
Mastercard Platinum Debit / Credit	
Main & Supplementary cardholder	€28 per visit per cardholder
Cardholder's Guests (when applicable)	€28 per visit per guest
Mastercard Business Credit	
Main & Supplementary cardholder	€28 per visit per cardholder
Cardholder's Guests (when applicable)	€28 per visit per guest

Legal Notes:

- The APR is calculated based on the assumption of full withdrawal of the total amount of the credit once it becomes available and, on the assumption, that the credit is repaid in twelve (12) equal monthly instalments in a period of one (1) year. The calculation of the APR takes into consideration the interest rate, stamp duties, the total amount of the credit, the duration of the credit agreement, the annual card subscription fee and the life insurance policy, where applicable. The APR percentages in relation to the different types of cards have been calculated based on the following indicative credit amounts:

CARD TYPE	INTEREST RATE	STAMP DUTIES	CREDIT AMOUNT	APR	ANNUAL SUBSCRIPTION
Visa Blue Credit	12%	€2	€2000	16,29%	€15
Mastercard Blue Credit	12%	€2	€2000	16,29%	€15
Visa Gold Credit	12%	€2	€5000	15,15%	€45
Mastercard Platinum Credit	12%	€17	€15000	14,10%	€90
Mastercard World Elite	10.5%	€32	€25000	12,58%	€170

It is understood that the amount of the APR is variable and may vary in case of changes in the interest rate, the repayment period, the amount and frequency of the instalments and in any applicable charges.

- The calculation of interest for credit card cash withdrawals begins on the posting date and ends on the settlement date. Interest will be charged irrespective of whether the cardholder has paid the total outstanding amount of the previous month within the prescribed time limit.
- Transactions in currencies other than EURO will be converted to the currency of the account maintained by the Bank with the international Visa and/or Mastercard Organizations, at the Visa and/or Mastercard exchange rate applicable on the date of processing of the transaction. If the account of the Cardholder is in a currency other than EURO and the transaction is in a currency other than the currency of the account, the Bank will convert the amount from EURO to the currency of the account at the applicable exchange rate selected by the Bank from common sources. For all transactions in currencies other than EURO and Swedish Krona, the card account will also be charged with currency conversion fees calculated on the transaction amount.