

	Percentage Charge	Minimum Charge (EUR)	PROGRAM: FREE TRXS		Percentage Charge	Minimum Charge (EUR)	PROGRAM: FREE TRXS	
DEPOSITS				PAYMENT SERVICES TRANSACTIONS IN EUR & F.X.				
Account Operating Charges				Outgoing Payment Orders for Eurobank clients				
Cash transactions (deposits / withdrawals) >5		No Fee	NO CHARGES	STP Payments within EU up to € 10.000,00 from €10.000,01 to €50.000,00 from €50.000,01	Fixed 15 Fixed 25 Fixed 50	The aforementioned / same pricing policy also applies for SEPA payments	NO CHARGES FOR THE FIRST 10 OUTGOING STP PAYMENTS IN EURO WITHIN GREECE EACH MONTH. IRRESPECTIVELY OF AMOUNT	
Debit transactions		No Fee		Outgoing Card Payment Orders for Eurobank clients	Fixed	10,00		
Dormant Accounts over 12 months				STP Payments in Euro Outside EU Maximum Charge € 250,00	0,30%	20,00		
Savings Accounts (since 01/02/07)	-	No Fee		STP Payments in Foreign Currency Maximum Charge € 300,00	0,30%	25,00		
Current / Sight Accounts 1st Beneficiary's total client relationship ≥ 5,000€	-	No Fee		Non STP Payments	Fixed	9,00		
1st Beneficiary's total client relationship < 5,000€ and dormancy ≤ 5 years	Fixed	1,50/ month		Outgoing Payment Orders for non Eurobank clients				
1st Beneficiary's total client relationship < 5,000 € and dormancy > 5 years	Fixed	10,00/ month		Up to € 2000,00	Fixed	35,00		
Cheques returned unpaid	Fixed	15,00		Outgoing Payment Orders - Swift / Telex Charges				
Handling of cheques with non sufficient funds ⁶	Fixed	20,00		Remittance	Fixed	12,00		
Amount Transfer from a customer to a walk-in customer of the Bank	0,10	9,00		Telex local/ international	Fixed	15,00		
Transfer to own accounts	No Charges		Incoming Payment Orders EUR & FX					
Cash deposits in favour of third parties (per trans.)	No Charges		Transactions from € 0 - 12.500,00 from € 12.500,01 - 50.000,00	Fixed Fixed	3,00 5,00	NO CHARGES FOR STP INCOMING PAYMENTS IN EURO		
Cheque Recall	Fixed	25,00	over € 50.000,01	Fixed	8,00			
Marked Cheques	Fixed	30,00	NON STP Transactions surcharges					
JPY Cheques Deposits (per transaction)	Fixed	3,82	Fixed 9,00					
Standing Order for funds transfer to cover cheques issued	No Charges		Urgent Transactions					
Stolen/ Lost Cheque Notice	Fixed	30,00	From € 0 to 50.000,00	Same day value - Fixed	10,00			
Account Statement - Portfolio Position				Over € 50.000,01	Same day value - Fixed	10,00		
Upon Request	Fixed per statement	0,95	COLLECTIONS Incoming Payment Orders EUR & FX					
Previous Year Statement Request	Fixed	30,00	Collection Letters	Fixed	15,00			
Chequebook Issuance				Cheques (Collection Letters)	Fixed	15,00		
Sight Accounts (10 sheets)	Fixed	20,00	Cash Letters	No Charges				
Sight Accounts (25 sheets)	Fixed following above-mentioned charges	50,00	Unpaid cheques	Fixed	15,00			
Current Accounts			Revocation of order	Fixed	15,00			
Standing Orders (3)				FOREIGN CURRENCY SALES				
			Up to € 10.000	Fixed	8,00			
			Over to € 10.000,01	0,50%				
			Conversion of cheques to Euro	0,30%	3,00			
			Purchase of T/Cs	0,30%	3,00			
			Purchase of foreign banknotes	Fixed	3,00			

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Electricity / Water Board bills (PPC-EYDAP)	Fixed	0,50	NO CHARGES	FOREIGN CURRENCY WITHDRAWALS			
Payroll	Fixed	0,60		Withdrawals in foreign banknotes			
WIND	Fixed	0,50		Up to € 10.000			
DEYA Serron/DEYA Kastorias/DEYA Xanthis/ DEYA Dramas/ DEYA Kerkiras/ DEYA Kozanis/ EYATH/ EPA (GAS)/ A.C.N./ Hellas On Line/ DEYA Rodou/ DEYA Afantou/ DEYA Kalymnou/ Volkswagen Bank/ VIVODI/ BMW Austria Bank/ Michelin/ Leaseplan/ SFS Hellas Finance Consumer A.E./ ALICO AIG LIFE/ Generali Life/ Generali Hellas/ DEYA Parou/ ARGOS NET	Fixed	0,50		Over € 10.000			
SHELL	Fixed	0,30		IMPORTS			
DEKO/ RedCross/ ACS Courier/ MSF	No Charges			Letters of Credit - Advance Payments			
Deposit of:				Issuance			
Other banks Bank drafts	No Charges	Valeur: 1 day		Execution / Settlement			
Other banks Cheques	No Charges	Valeur: 3 days		Amendment			
Payment of other banks cheques (€)				Cancellation			
In cash	0,20%	15,00	Confirmation (quarterly)				
Issuance of Bank Draft			Collections				
To the order of the Depositor	No Charges		Up to 1 year maturity				
To the order of a third party (cash)	0,50%	15,00	Over 1 year maturity				
-/- -/- (withdrawal from account)	0,10%	4,50	Extention of maturity				
Cash Withdrawals			Documentary collections				
Cash desk	No Charges	same day	Return / non acceptance of documents				
Eurobank ATM	No Charges	same day	Free of payment				
Other Bank's ATM & ATM inside EU			Collection Accounts				
1 day back value and charges:			Fixed				
Amount	Charges		EXPORTS				
Up to € 110	€ 1,50		Letters of Credit - Advance Payments				
111€ - 120€	€ 1,44		Announcement				
121€ - 130€	€ 1,33		Negotiation				
131€ - 140€	€ 1,24		Amendment				
141€ - 150€	€ 1,50		Cancellation				
151€ - 160€	€ 1,60		Confirmation / per quarter				
161€ - 170€	€ 1,70		Collections				
171€ - 180€	€ 1,80		Up to 1 year maturity				
181€ - 190€	€ 1,90		Over 1 year maturity				
191€ - 200€	€ 2,00		Extention of maturity				
201€ - 290€	€ 2,03		Documentary collections				
From €291 ¹⁴	€ 1,19		Cash against documents / deferred payment				
Balance inquiry (per transaction)	Fixed	0,15	Days Acceptance (D/A)				
ATM outside EU			Return / non acceptance of documents				
Independently of Amount	0,50%	per transaction	Free of payment				
			Imports / Exports - Telex / Swift Expenses				

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Foreign Exchange Conversion / Commission		1,50		Telex/Swift Local	Fixed	12,00	
ON LINE PAYMENTS				Telex/Swift International	Fixed	20,00	
Wind/ Olympiakos (subscription)/ On Telecoms/ Q-Telecom	Fixed	1,50	NO CHARGES WHEN TRANSACTIONS ARE REALIZED VIA ALTERNATIVE CHANNELS (ATM, EUROPHONE, E-BANKING & OPEN 24)	Telex/Swift-for Issuance of L/C in Europe	Fixed	44,00	
Ford Credit	Fixed	1,50		Telex/Swift- for Issuance of L/C outside Europe	Fixed	58,00	
T.S.A.I (Sanitary anti-insured Fee)	No Charges			OTHER EXPENSES			
Hellas On Line	Fixed	1,50		Postage Expenses			
Cosmoline	Fixed	1,50		Regular Mail abroad	Minimum	3,00	
Opel Bank/ BMW Austria Bank	Fixed	1,50		Registered Mail abroad	Minimum	4,00	
COLUMBIA	Fixed	1,50		Courier local	Fixed	10,00	
Telecom Plus	Fixed	1,50		Courier international	Fixed	25,00	
TELLAS	Fixed	1,00		SECURITIES SERVICES			
FORTHNET/ EPA / EPA (E.E.N.O.) / EPA Thessalonikis/ EPA Thessalias/ OTENET	Fixed	1,50		Securities negotiable on the ATHEX			
Electricity (PPC)/ D.E.Y.A. Rhodou (Butterflies)	Fixed	1,50		Trades with value from € 0 to 3.000,00	1,00%	10,00	
Greek German School/ Greek Yellow Pages	Fixed	1,50		Trades with value from € 3.000,01 to 10.000,00	0,75%	10,00	
INTERASCO/ Telecom Revolution	Fixed	1,50		Trades with value exceeding € 10.000,01	0,50%	10,00	
NET ONE	Fixed	1,00		Monitoring	No Charges		
MISELEN/ INTERAMERICAN	Fixed	1,50		Dividend Collection	No Charges		
ACS Courier / DEMCO INSURANCE/ Interamerican	Fixed	1,50	Transfer of dematerialized shares	Fixed	5,00		
Social Security TEBE (for payments from 25 till the end of every month) - VAT(for payments from 21 and 26 of every month)	Fixed	15,00	Bank's commission for the execution of transactions, includes the fees paid to EUROBANK EFG Securities which are equal to 20% on the Bank's commission.				
Social Security IKA- for payments from 25 till the end of every month	Fixed	12,00	Greek State Debt Securities				
LETTERS OF GUARANTEE (PAID IN ADVANCE QUARTERLY)				Purchase-Sale-Monitoring		No Charges	
Bid Bond	1,00%	45,00		Receipt-Delivery of dematerialized securities	Fixed	3,00	
Good Performance Guarantee	1,50%	45,00		Custody			
Advance Payment Guarantee	2,50%	45,00		Bonds issued by EFG Hellas	0,03% (+VAT 19%)		
Customs Duties	2,50%	45,00		Custody fee charged on the average daily value of the cumulative value of all customer portfolios	0,003% (bi-annually)	5,00	
Replacement of Decima	1,50%	45,00		BILLS OF EXCHANGE FOR COLLECTION (PER ITEM)			
Good Payment Guarantee	2,50%	45,00		Maturity up to 1 year	0,50%	6,00	
Amendment	Fixed	60,00		Maturity over 1 year	0,80%	6,00	
Forfeiture (claim)	Fixed	60,00		Mail charges	Fixed	2,00	
				Returned B/E	Fixed	6,00	
				Protested B/E	Fixed	15,00	
				Change of settlement branch	Fixed	6,00	

"FREE BANKING TRANSACTIONS": Terms and Conditions of the program are present in all Branches and the Bank's Internet Site.

NOTES:

- Customers are surcharged with third party fees (e.g. Mail, telephone, telex, correspondent charges)
 For the terms and conditions regarding early maturity of deposits customers are kindly requested to refer to the Bank's Staff for full details
 For services which are not mentioned above, customers are kindly requested to refer to the Bank's Staff
 Changes to this document are publicized in the relevant customer service areas
 3. For payroll customers the fee imposed is € 0
 4. Withdrawal limit from DIAS net is €600 and inside EU (Cirrus/Maestro), 700 € or more if requested from the client.
 5. In general, the payment of other banks cheques in cash is prohibited. It can be accepted only under particular, very strict conditions.
 6. The Fee for the Private Banking clients is 15 €.