

	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		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 OUTGOING STP PAYMENTS IN € WITHIN GREECE, VIA ALTERNATIVE CHANNELS
Debit transactions		No Fee		Outgoing Card Payment Orders for Eurobank clients	Fixed	10,00	
Closing of Savings or Current/ Sight Account (€) ⁷	Fixed	1,00		STP Payments in Euro Outside EU Maximum Charge € 250,00	0,30%	20,00	
Dormant Accounts over 12 months				STP Payments in Foreign Currency Maximum Charge € 300,00	0,30%	25,00	
Savings Accounts (since 01/02/07)	-	No Fee		Non STP Payments	Fixed	9,00	
Current / Sight Accounts 1st Beneficiary's total client relationship ≥ 5,000€	-	No Fee	NO CHARGES	Outgoing Payment Orders for non Eurobank clients			
1st Beneficiary's total client relationship < 5,000€ and dormancy ≤ 5 years	Fixed	1,50/ month		Up to € 2000,00	Fixed	35,00	
1st Beneficiary's total client relationship < 5,000 € and dormancy > 5 years	Fixed	10,00/ month		Outgoing Payment Orders - Swift / Telex Charges			
Cheques returned unpaid	Fixed	15,00		Remittance	Fixed	12,00	
Handling of cheques with non sufficient funds ⁸	Fixed	20,00		Telex local/ international	Fixed	15,00	
Amount Transfer from a customer to a walk-in customer of the Bank	0,10	9,00		*Payment Express*: Outgoing STP Payment Order, in € within Greece, up to 3.000 €			
Transfer to own accounts	No Charges			By crediting a saving account (IBAN)	Fixed	1,80 (+ 1,20 'OUR' charges)	
Cash deposits in favour of third parties (per trans.)	No Charges			By crediting a credit card	Fixed	2,00	
Cheque Recall	Fixed	25,00		Incoming Payment Orders EUR & FX			
Marked Cheques	Fixed	30,00		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
JPY Cheques Deposits (per transaction)	Fixed	3,82		over € 50.000,01	Fixed	8,00	
Standing Order for funds transfer to cover cheques issued	No Charges			NON STP Transactions surcharges	Fixed	9,00	
Stolen/ Lost Cheque Notice	Fixed	30,00		Urgent Transactions			
Account Statement - Portfolio Position				From € 0 to 50.000,00	Same day value - Fixed	10,00	
Upon Request at the Branch	Fixed	0,60		Over € 50.000,01	Same day value - Fixed	10,00	
Upon Special Request (Hard Copy)	Fixed per statement	0,95		COLLECTIONS Incoming Payment Orders EUR & FX			
Upon Special Request (e-statement)	Fixed per statement	0,20		Collection Letters	Fixed	15,00	
Previous Year Statement Request	Fixed	30,00		Cheques (Collection Letters)	Fixed	15,00	
Chequebook Issuance				Cash Letters	No Charges		
Sight Accounts (10 sheets)	Fixed	20,00	NO CHARGES	Unpaid cheques	Fixed	15,00	
Sight Accounts (25 sheets)	Fixed following above-mentioned charges	50,00		Revocation of order	Fixed	15,00	
Current Accounts				FOREIGN CURRENCY SALES			
Standing Orders (3)				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	

	Percentage Charge	Minimum Charge (EUR)	PROGRAM: FREE TRXS		Percentage Charge	Minimum Charge (EUR)	PROGRAM: FREE TRXS
Electricity (ΔEH-PPC) / Athens Water and Sewage Company bills (EYDAP)	Fixed	0,50	NO CHARGES	FOREIGN CURRENCY WITHDRAWALS			
Payroll	Fixed	0,60		Withdrawals in foreign banknotes			
WIND / Verbund-Austrian Power Trading Energa Hellas A.E. / Brink's Security Services S.A./Emporiki Credicom Bank	Fixed	0,50		Up to € 10.000 No Charges			
DEYA Serron/DEYA Kastorias/DEYA Xanthis/ DEYA Dramas/ DEYA Keriras/ 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 / International Life A.E.F.A. & International Life A.E.A.Z. / DEYA Saronidos / DEYA Larisas / DEYA Kardilas / DEYA Lamias / DEYA Tripolis / DEYA Mytilinis/ DEYA Agiou Nikolaou	Fixed	0,50		Over € 10.000 0,50%			
SHELL	Fixed	0,30		IMPORTS			
DEKO/ ACS Courier/ MSF / Booking Com B.V / Greenpeace	No Charges			Letters of Credit - Advance Payments			
Deposit of:				Issuance 0,30% 44,00			
Other banks Bank drafts	No Charges	Valeur: 1 day		Execution / Settlement 0,50% 44,00			
Other banks Cheques	No Charges	Valeur:3 days		Amendment Fixed 18,00			
Payment of other banks cheques (€)				Cancellation Fixed 29,00			
In cash	0,20%	15,00	Confirmation (quarterly) 0,20% 29,00				
Issuance of Bank Draft			Collections				
To the order of the Depositor	No Charges		Up to 1 year maturity 0,30% 23,00				
To the order of a third party (cash)	0,50%	15,00	Over 1 year maturity 0,40% 32,00				
-/- -/- (withdrawal from account)	0,10%	4,50	Extension of maturity Fixed 15,00				
Cash Withdrawals			Documentary collections 0,50% 44,00				
Cash desk	No Charges	same day	Return / non acceptance of documents 0,30% 35,00				
Eurobank ATM	No Charges	same day	Free of payment 0,30% Actual Expenses				
Other Bank's ATM & ATM inside EU			Collection Accounts Fixed 12,00				
1 day back value and charges:			EXPORTS				
Amount	Charges		Letters of Credit - Advance Payments				
Up to € 110	€ 1,50		Announcement 0,10% 23,00				
111€ - 120€	€ 1,44		Negotiation 0,40% 35,00				
121€ - 130€	€ 1,33		Amendment Fixed 15,00				
131€ - 140€	€ 1,24		Cancellation 0,20% 20,00				
141€ - 150€	€ 1,50		Confirmation / per quarter 0,20% 23,00				
151€ - 160€	€ 1,60		Collections				
161€ - 170€	€ 1,70		Up to 1 year maturity 0,40% 20,00				
171€ - 180€	€ 1,80		Over 1 year maturity 0,50% 29,00				
181€ - 190€	€ 1,90		Extension of maturity Fixed 15,00				
191€ - 200€	€ 2,00		Documentary collections				
201€ - 290€	€ 2,03		Cash against documents / deferred payment 0,50% 29,00				
From €291 ⁴	€ 1,19		Days Acceptance (D/A) 0,40% 29,00				
Balance inquiry (per transaction)	Fixed	0,15	Return / non acceptance of documents 0,20% 15,00				
ATM outside EU			Free of payment 0,20% 15,00				
Independently of Amount	0,50%	per transaction	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 / Verbund-Austrian Power Trading Energa Hellas A.E. / Brink's Security Services S.A.	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	
TZAY payment / Special Fine for Conservation of Regulated Areas	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 / Emporiki Creditcom Bank	Fixed	1,50		Registered Mail abroad	Minimum	4,00	
COLUMBIA	Fixed	1,50		Courier local	Fixed	10,00	
Telecom Plus / International Life A.E.G.A. & International Life A.E.A.Z.	Fixed	1,50		Courier international	Fixed	25,00	
TELLAS	Fixed	1,00		SECURITIES SERVICES			
FORTHNET / EPA (E.E.N.O.) / EPA Thessalonikis/ EPA Thessalias/ OTENET / E.P.A. Attikis	Fixed	1,50		Securities negotiable on the ATHEX			
Electricity (PPC)/ DEYA Petaloudon-Rodos / D.E.Y.A Larisas / DEYA Saronidos / DEYA Karditsas / DEYA Lamias / DEYA Tripolis / DEYA Mytilinis/ DEYA Agiou Nikolaou	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/ Viva Electronic Services E.Π.E.	Fixed	1,50	Trades with value exceeding € 10.000,01	0,50%	10,00		
NET ONE	Fixed	1,00	Monitoring	No Charges			
MICHELEN/ 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 EQUITIES A.E.P.E.Y 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 23%)		
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
- For payroll customers the fee imposed is € 0
 - Withdrawal limit from DIAS net is €600 and inside EU (Cirrus/Maestro), 700 € or more if requested from the client.
 - In general, the payment of other banks cheques in cash is prohibited. It can be accepted only under particular, very strict conditions.
 - The Fee for Private Banking clients is 15 €.
 - There is no charge for "Closing of Savings or Current/ Sight Account (€)" when: 1. the account has only one account holder and 2. the reason for closing the account, as the client declares, is "Client Request (Transfer to another Bank)". In general, there is no charge for: 1. Corporate Banking, PYEP and Global Corporate Clients and 2. loan servicing accounts, Eurobank staff accounts and collateral accounts.

CHANGES:

- From 09/08/10: New Standing Orders: "CITIBANK INTERNATIONAL PLC MASTER CARD ": (0,50€) and "CITIBANK INTERNATIONAL PLC VISA" (0,50€)
- From 09/08/10: New Online Payment: " Registration to ETAA – TZAY Pension Fund ": Branch (No charges)"