EUROBANK

eurobank.gr

**EUROBANK S.A.**
8 Othonos Str., 105 57 Athens, GR

**GCR.** 154558160000

# Fee Information Document

**Name of the account provider: EUROBANK S.A.**

**Account name: Current or Savings Account (EUROBANK MY GOLD ADVANTAGE)**

**Date: 24/07/2026**

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other payment accounts.
- Fees may also apply for using services linked to the account which are not listed here. Full information is available in the General Terms for Banking Transactions, the Banking Transactions Price List, the Product's Pre-Contractual Information and the Account Opening Application.
- A glossary of the terms used in this document is available free of charge.

| Service | Fee |
|---|---|
| **General account services** | |
| **Provision of account statement copy** | Regular copy of a deposit account statement (physical statement) with a frequency shorter than the agreed contractual frequency<br>€1.00/per discpatch<br><br>Request for the issuance of an additional copy of account transaction statement €3.00 |
| **Web banking registration** | Registration & use of e-Banking services<br>€0 |
| **Provision of notifications** | Notification via Viber/SMS message for the activity / management of accounts / cards<br>€0.20/ through SMS/Viber |
| **Payments (excluding cards)** | |
| **Standing Order** | €0.00<br>Between accounts kept with Eurobank |

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| **Direct Debit** | From €0.00 to €0.50* charged to the account depending on the Organization (Single or Recurring)<br><br>* for payments not included among those referred to in article 48 of Law 5167/2024 | |
| **Payment of amounts due/bills** | Bank branch via debiting of the account depending on the Organization concerned | From €0.00 up to €2.00 |
| | e/m-Banking via debiting the account depending on the Organization concerned | From €0.00 up to €1.00*<br><br>*for payments not included in article 48 of law 5167/2024 |
| **Credit Transfer SEPA** | Outgoing credit transfer €1.000 within the EEA Bank branch | €12.00 |
| | Outgoing credit transfer €1.000 within the EEA e/m-Banking | €1,20 |
| | | €0.50 Provided that the transfer falls within the daily limit, pursuant to Law 5167/2024. |
| | Outgoing credit transfer €5.000 within the EEA Bank branch | €12.00 |
| | Outgoing credit transfer €5.000 within the EEA e/m-Banking | €1,20 |
| | | €0.50 Provided that the transfer falls within the daily limit, pursuant to Law 5167/2024. |

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| | Outgoing credit transfer €15.000 within the EEA Bank branch | | €40.00 |
| | Outgoing credit transfer €15.000 within the EEA e/m-Banking | | €2.50 |
| | Incoming credit transfer €1.000 within the EEA | | €3,50 |
| | | | €0.50 Provided that the transfer falls within the daily limit, pursuant to Law 5167/2024 |
| | Incoming credit transfer €5.000 within the EEA | | €3,50 |
| | | | €0.50 Provided that the transfer falls within the daily limit, pursuant to Law 5167/2024. |
| | Incoming credit transfer €15.000 within the EEA | | €5.00 |
| **Cards and cash** | | | |
| **Cash withdrawal from an ATM of the customer's own provider** | From euro denominated account in euro currency via the use of a debit card within the EEA | € 50 | €0,00 |
| | | € 200 | €0,00 |
| | | € 600 | €0,00 |
| **Cash withdrawal from an ATM of another provider** | With the use of a debit card in Greece | € 50 | € 0,00 |
| | | € 200 | € 0,00 |
| | | € 600 | € 0,00 |
| | In euro, using a debit card within/outside the EEA | € 50 | € 0,75 |
| | | € 200 | € 0,75 |
| | | € 600 | € 0,75 |
| **Debit Card Subscription** | | | €0.50/monthly |

| Package of services | Fee |
|---|---|
| **EUROBANK MY GOLD ADVANTAGE**<br><br>**Package Benefits:**<br><br>**Account and Cards**<br><br>• Payment account maintenance<br>• Free issuance and 5-year Renewal of a Debit Card for individuals: Debit Mastercard, or Personal Banking Debit Visa, or Hybrid Debit Mastercard (the latter is issued only through the Bank's digital channels, "e-Banking" and the Eurobank Mobile App "m-Banking"). The free renewal of the debit card applies to the primary account holder.<br>• Free-of-charge debit card reissue due to loss, damage or theft. The free debit card renewal due to loss applies to the primary account holder<br>• Free issuance and loading of the Travelers' Prepaid card, which allows you to make transactions also in foreign currency with 0% currency conversion fees every day, including weekends.<br>• Issue and loading, free of charge, of a Prepaid / Virtual Prepaid, regardless of the amount, from all networks<br>• 1 credit card with no annual fee<br>All credit cards are included in the package, except for Military Club Mastercard, Military Club Visa, Euroline Style Mastercard and Euroline.<br><br>**Bill Payments**<br><br>Except for the free of charge payments based<br>the Banking Transactions Price List or Article 4<br>Greek Law 5167/2024, you also get:<br><br>• Free-of-charge standing orders for automatic bill payments to all organizations and companies: unlimited | € 5.00/month<br><br>**Total Annual Cost** **€ 60.00** |

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| • Free-of-charge bill payments online, at an ATM or Automatic Payments System (APS), to all organisations and companies: 5 transactions/month.<br><br>**Money Transfers and Remittances**<br><br>• Free-of-charge money transfers up from the Eurobank Mobile App through IRIS Payments. Please refer to Transaction Price List for the service's terms and conditions.<br>• Free-of-charge wire transfers (credit money transfers) irrespective of amount online, to a bank in Greece and countries within the EEA, or up to €1,000 at an APS or an ATM, in a bank in Greece. They must in euros and have SHA charges. (including payment of a credit card from another bank): 3 transactions/month.<br>Additional sending fees may apply according to the applicable Bank Transaction Price List.<br>• Free-of-charge money transfers irrespective of amount, in euros, from other banks in Greece and countries within the EEA, with SHA charges.: 3 transactions/month.<br><br>**Other Services**<br><br>• Free-of-charge cheque books with 10 or 25 sheets, through the application via e-Banking: 3 cheque books /year<br>• Free-of-charge Viber or SMS notifications for account activity e.g. credit card activity: 10 notifications /month<br>• Cards Control service to manage your cards online through e- Banking and the Eurobank Mobile App e.g. new card activation, temporary freeze, option for online shopping, cash withdrawal limit changes.<br>• Account Aggregation service to manage your finances at other banks in Greece and abroad online through e-Banking and the Eurobank Mobile App e.g. check | |

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| accounts and cards.<br>• Payment Initiation service to transfer money online and to make remittances from an account you hold at another bank in Greece through e-Banking<br><br>**Benefits at collaborating enterprises**<br><br>• Participate in the €pistrofi loyalty programme, which returns euros instead of points to over 8,900 partner companies<br>• Benefits and discounts at collaborating enterprises, which you can find in detail at eurobank.gr<br><br>*Regarding the free credit card subscription, the Customer must remain in the programme for 12 months.<br>**Services beyond these quantities have been charged separately. | |

**Annex**

**A. Terms and Conditions**

"List of the most representative services linked to a payment account that are subject to a fee, in accordance with Article 3 of Law 4465/2017," pursuant to the Decision 215/2/03.02.2023 issued by the Executive Committee of the Bank of Greece.

| Term | Definition |
|---|---|
| Provision of account statement | Provision of account activity/balance statements in paper form over and above those required by law or regulation or contract. |
| Web banking registration | Registration for and use of web banking services. |
| Provision of notifications | Provision of updates on payment account's balance and activity, alerts, etc. through sms or e-mail. |
| Cash withdrawal from an ATM of the customer's own provider | The customer takes cash out of the customer's account, from an ATM of the customer's own payment service provider. |
| Cash withdrawal from an ATM of another provider | The customer takes cash out of the customer's account, from the ATM network of another payment service provider. |
| Debit Card Subscription | Fee for the possession and use of a debit card. |
| Standing Order | The account provider makes regular transfers, on the instruction of the customer, of a fixed amount of money from the customer's account to another account. |
| Direct Debit | The customer authorizes someone else (recipient) to instruct the account provider to transfer money from the customer's account to that recipient. The account provider then transfers money to the recipient on a date or dates agreed by the customer and the recipient. The amount may vary. |
| Credit Transfer SEPA | The account provider transfers money, on the instruction of the customer, from the customer's account to another account, within SEPA. |
| Payment of amounts due/bills | A payment service enabling the customer to pay amounts due and bills (e.g. amounts due to a tax authority, social security funds, insurance undertakings, utilities). |

**B. Glossary of standardised terms**

Annex to Commission Delegated Regulation (EU) 2018/32 of 28 September 2017 supplementing Directive 2014/92/EU of the European Parliament and of the Council.

Standardized terms and definitions ("standardized terminology") of the Union relating to services linked to a payment account that are common to at least the majority of the Member States, in accordance with Article 3(4) of Directive 2014/92/EU (Article 3(2)(b) of Law 4465/2017).

| Term | Definition |
|---|---|
| Maintaining the account | The account provider operates the account for use by the customer. |
| Providing a debit card | The account provider provides a payment card linked to the customer's account. The amount of each transaction made using the card is taken directly and in full from the customer's account. |
| Providing a credit card | The account provider provides a payment card linked to the customer's payment account. The total amount of the transactions made using the card during an agreed period is taken either in full or in part from the customer's payment account on an agreed date. A credit agreement between the provider and the customer determines whether interest will be charged to the customer for the borrowing. |
| Arranged overdraft | The account provider and the customer agree in advance that the customer may borrow money when there is no money left in the account. The agreement determines a maximum amount that can be borrowed, and whether fees and interest will be charged to the customer. |
| Sending money | The account provider transfers money, on the instruction of the customer, from the customer's account to another account. |
| Standing order | The account provider makes regular transfers, on the instruction of the customer, of a fixed amount of money from the customer's account to another account. |
| Direct debit | The customer authorizes someone else (recipient) to instruct the account provider to transfer money from the customer's account to that recipient. The account provider then transfers money to the recipient on a date or dates agreed by the customer and the recipient. The amount may vary. |
| Cash withdrawal | The customer takes cash out of the customer's account. |