

## Fee Information Document



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

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

**Date: 17/02/2025**

- 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 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 Request.
- A glossary of the terms used in this document is available free of charge.

Service	Fee
<b>General account services</b>	
<b>Provision of account statement</b>	Regular monthly statement for deposit accounts at a frequency less than contractually specified €1.00/submission
	Request an extra account statement €3.00
<b>Web banking registration</b>	Registration & use of e - Banking services €0
<b>Provision of notifications</b>	Sending notifications (viber/SMS) to initiate/ manage accounts/ cards via eBanking €0.20/ submission through SMS/Viber
<b>Payments (excluding cards)</b>	
<b>Standing Order</b>	€0.00 Between deposit accounts kept with the Bank

<b>Direct Debit</b>	<p>Ranging from €0.00 up to €0.50*</p> <p>Debiting of the account depending on the Organization concerned via the use of Direct Debits (One-off or recurrent)</p> <p>*for payments not included in article 48 of law 5167/2024</p>	
<b>Payment of amounts due/bills</b>	Bank branch via debiting of the account depending on the Organization concerned	Ranging from €0.00 up to €2.00
	e/m-Banking via debiting of the account depending on the Organization concerned	<p>Ranging from €0.00 up to €1.00*</p> <p>*for payments not included in article 48 of law 5167/2024</p>
<b>Credit Transfer SEPA</b>	Outgoing credit transfer €1.000 within the EEA Bank branch	€15.00
	Outgoing credit transfer €1.000 within the EEA e/m-Banking	€0.50
	Outgoing credit transfer €5.000 within the EEA Bank branch	€15.00
	Outgoing credit transfer €5.000 within the EEA e/m-Banking	€0.50
	Outgoing credit transfer €10.000 within the EEA Bank branch	€40.00
	Outgoing credit transfer €10.000 within the EEA e/m-Banking	€2.50

	Incoming credit transfer €1.000 within the EEA	€0.50
	Incoming credit transfer €5.000 within the EEA	€0.50
	Incoming credit transfer €10.000 within the EEA	€5.00
<b>Cards and cash</b>		
<b>Cash withdrawal from an ATM of the customer's own provider</b>	From euro denominated account in euro currency via the use of a debit card within the EEA €50	€0.00
	From euro denominated account in euro currency via the use of a debit card within the EEA €200	€0.00
	From euro denominated account in euro currency via the use of a debit card within the EEA €600	€0.00
<b>Cash withdrawal from an ATM of another provider</b>	From euro denominated account in euro currency via the use of a debit card within the EEA €50	€0.75
	From euro denominated account in euro currency via the use of a debit card within the EEA €200	€0.75

	From euro denominated account in euro currency via the use of a debit card within the EEA €600	€0.75
<b>Debit Card Subscription</b>	€0.50/monthly	

Package of services	Fee
<b>EUROBANK MY SILVER ADVANTAGE</b>	
<b>Package Benefits:</b>	
<b>Account and Cards</b>	
<ul style="list-style-type: none"><li>• Payment account maintenance</li><li>• New Debit Mastercard or Personal Banking Debit Visa for individuals with 5-year renewal, free of charge. The free renewal of the debit card applies to the primary account holder.</li><li>• 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</li><li>• New Prepaid Eurobank Visa and/or e-prepaid Visa with loading free of charge</li></ul>	
<b>Bill Payments</b>	
Except for the free of charge payments based on the Banking Transactions Price List or Article 48 of Greek Law 5167/2024, you also get:	€ 2.00/month
<b>Total Annual Cost</b>	<b>€ 24.00</b>
<ul style="list-style-type: none"><li>• Free-of-charge standing orders for automatic bill payments to all organisations and companies: unlimited</li><li>• Free-of-charge bill payments online, at an ATM or Automatic Payments System (APS), to all organisations and companies: 2 transactions/month.</li></ul>	
<b>Money Transfers and Remittances</b>	
<ul style="list-style-type: none"><li>• Free-of-charge money transfers up to €500 a day from the Eurobank Mobile App through IRIS Payments</li><li>• 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</li></ul>	

payment of a credit card from another bank): 2 transactions/month.

Additional sending fees may apply according to the applicable Bank Transaction Price List.

- Free-of-charge money transfers irrespective of amount, in euros, from other banks in Greece and countries within the EEA, with SHA charges.: 2 transactions/month.

#### **Other Services**

- Free-of-charge cheque books with 10 or 25 sheets, applying through e-Banking: 2/year.
- Cards Control 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
- Account Aggregation to manage your finances at other banks in Greece and abroad online through e-Banking and the Eurobank Mobile App e.g. view accounts and cards
- Payment Initiation to transfer money online from accounts you hold at other banks in Greece through e-Banking

#### **Benefits at partner companies**

- Participate in the unique *€pistrofi* loyalty programme, which returns euros instead of points to over 8,500 partner companies
- Benefits and discounts at partner businesses, which you can find in detail at [eurobank.gr](http://eurobank.gr)

\*Services beyond these quantities have been charged separately.



## Annex

### A. Terms and Conditions

List of the most representative services linked to a payment account and subject to a fee, in accordance with Article 3 of Law 4465/2017.

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	Debit card subscription fee.
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 permits 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.

Union standardised terms and definitions for services linked to a payment accounts that are common to at least a majority of Member States, under Article 3(4) of Directive 2014/92/EU (Greek Law 4465/2017).

Term	Definition
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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 creditcard	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 permits 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.