

Personal Banking Transactions Price List

(Commissions and Other Expenses)

Clarifications:

- Commission rates shown are base figures and may increase or decrease in special circumstances.
- This Price List may be revised from time to time.
- This Price List includes the normal / basic banking transactions entered into by the Bank and does not cover all cases. For that reason, you are advised to consult the relevant Bank Officers before entering into any transaction.
- **Valid date from: 11.06.2025**

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I. Service and Transactions Programs

GENERAL INFORMATION

- Transactions per service beyond these quantities listed below are charged according to the current Price List.
- Free of charge transactions currently listed in the Price List are not subject to the following package limitations.
- In the case that the customer remains in the programme for less than 12 months, the credit card subscription which has been reversed, shall be recharged.

1. Eurobank My Advantage Banking

1.1	Eurobank My Blue Advantage	Min / Fix	Max	%
1.1.1	Maintaining the account – Eurobank My Blue Advantage package for payment accounts	Free of charge	–	–

Available to:

- new customers since 19.06.2023
- existing customers of the Bank, following communication and information provided by the Bank

Maintaining the account – includes the "My Blue Advantage" package for payment accounts consisting of:

Account and Cards

- 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
- 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
- New Prepaid Eurobank Visa and/or e-prepaid Visa with loading free of charge

Bill Payments

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:

- Free-of-charge standing orders for automatic bill payments to all organisations and companies: unlimited

Money Transfers and Remittances

- Free-of-charge money transfers up to €500 a day from the Eurobank Mobile App through IRIS Payments

Other Services

- Free-of-charge cheque books with 10 or 25 sheets, applying through e-Banking: 1 / 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
- 100% discount for Personal Banking, Corporate Banking and Private Banking customers
- 100% discount if the payroll or pension is deposited at Eurobank
- 100% discount if an average monthly deposit position is maintained as the first beneficiary (deposits, insurance, investments) > or = €10.000 Min

1.2	Eurobank My Platinum Advantage	Min / Fix	Max	%
1.2.1	Eurobank My Platinum Advantage	5,00€/month	–	–

Account and Cards

- Payment account maintenance
- Free issuance & 5-year renewal of a Debit Card for individuals (Debit Mastercard, Personal Banking Debit Visa, or Hybrid Debit Mastercard), provided to new bank customers through the Eurobank Mobile App. The free renewal of the debit card applies to the primary account holder.
- 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
- New Prepaid Eurobank Visa and/or e-prepaid Visa with loading free of charge
- Credit card with no annual fee: unlimited. The package includes all credit cards except Military Club Visa, Euroline Style Mastercard & Euroline

Bill Payments

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:

- Free-of-charge standing orders for automatic bill payments to all organisations and companies: unlimited
- Free-of-charge bill payments online, at an ATM or Automatic Payments System (APS), to all organisations and companies: unlimited
- Free-of-charge bill payments at a branch or / and through EuroPhone Banking, to all organisations and companies: unlimited

Money Transfers and Remittances

- Free of charge money transfers up to 500€ a day from the Eurobank Mobile App through IRIS Payments
- 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): unlimited

Additional sending fees may apply according to the applicable Bank Transaction Price List. The acceptable use policy applies up to 50 credit money transfers per month.

- Free-of-charge money transfer irrespective of amount at one of our branches or up to €12,500 through EuroPhone Banking to a bank in Greece or up to €2,000 through EuroPhone Banking. In countries within the EEA. It must be in euros and have SHA charges.: 1 transaction / month

Additional dispatch costs are not included, according to the Bank's current Transactions Pricing List.

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

The acceptable use policy applies up to 50 incoming money transfers per month.

Other Services

- Free-of-charge cheque books with 10 or 25 sheets, applying through e-Banking: Unlimited
- Free of charge Viber or SMS notifications for account activity e.g. credit card activity: unlimited
- 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 via e-Banking

Benefits at partner companies

- Participate in the unique *Epistrofi* loyalty programme, which returns euros instead of points to over 8,500 partner companies

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- *Benefits and discounts at partner businesses, which you can find in detail at eurobank.gr*

Regarding the free credit card subscription, the Customer must remain in the programme for 12 months.

II. Cards				
GENERAL INFORMATION <ul style="list-style-type: none"> Information about card-based transactions using the bank's alternative networks (such as ATM, APS, Europhone, E-banking, etc.) is available in the section entitled "e-Services". POS (Point Of Sales): POS for takings at premises in cooperation with Cardlink. 				
1. Credit Cards				
For Additional Credit Card Charges please also refer to the Banking Transactions Price List.				
1.1	VISA - Credit card annual subscription fee	Min / Fix	Max	%
1.1.1	Personal Banking Visa with a reward programme <i>€pistrofi Premium</i>	Free of charge	–	–
2. Debit cards				
For Additional Debit Card Charges please also refer to the Banking Transactions Price List.				
2.1	Personal Banking Debit Visa	Min / Fix	Max	%
2.1.1	Personal Banking Debit Visa with a reward programme <i>€pistrofi Premium</i> - Individuals	0,50€ / monthly	–	–
<i>Provided exclusively as part of the My Advantage Banking Program, free of charge.</i> <i>Visit the My Advantage Banking section for a detailed overview of the included packages and their associated fees.</i>				

III. Payment of Debts to Third Parties / Direct Debit (Standing Orders)**GENERAL INFORMATION**

- Commission on payments and direct debits is charged per order.
- For Personal Banking clients, **the fees for standing orders** to the Organizations listed in detail in the "Banking Transactions Price List (Commissions and Other Expenses)" **will be provided free of charge**. See here the [Banking Transactions Price List](#).
- For Personal Banking clients, **the fees for payments** to Organizations carried out through the **Phone Banking, e/m-Banking, and ATM** channels will be charged **at half the listed fee** in the "Banking Transactions Price List (Commissions and Other Expenses)". See here the [Banking Transactions Price List](#).
- For payments of Organizations **by credit card** via Phone Banking, e-Banking and m-Banking, the pricing is valid, which is mentioned in the Banking Transactions Price List (Commissions and Other Expenses). See here the [Banking Transactions Price List](#).
- Payments bearing the indication **(e)** may be carried out by the holders of e-transactions/ My Advantage Banking on all service channels free of charge depending on the privileges of each package as described in paragraph VI. Service and Transactions Packages.
- Direct Debit requires an activated assignment for direct debit for payment of debts to third parties. As regards Legal Entities in particular, it is recommended that it is renewed on an annual basis, along with the relevant legalisation documents. It is recommended that direct debit for payment to third parties is renewed on an annual basis, especially in relation to Legal Entities, including a renewal of legalisation documents.
- According to article 48 of law 5167/2024, payment orders carried out through digital payment networks (web/mobile/internet banking), as well as for standing orders for payment, debts and settlement of bills to the State, social security funds, local government organizations and other general government bodies, energy, gas, water supply, telecommunications companies and insurance companies, they will be provided free of charge to individuals, individual businesses and self-employed professionals with an effective date of 20.01.2025. In addition, the above payment and standing orders will also be provided free of charge to legal entities until 31.07.2025.

IV.
Credit Transfers (Remittances)
GENERAL INFORMATION
Basic Terms Explanation

- **Basic Credit Transfer (BCT)** means any transfer of funds between customer accounts at the Bank and accounts at other banks in Greece or abroad, without any special instructions being given to the Bank.
- Based on **SEPA specifications** BCTs are considered to be credit transfers that meet the following conditions:
 1. The instruction currency and the originator and beneficiary's accounts are in Euro.
 2. The originator and beneficiary's accounts are in IBAN format.
 3. Expenses are marked "SHA".
 4. There are no special instructions for the Bank.
 5. The originator and beneficiary's banks operate in countries which participate in SEPA.
- A credit transfer is finalised as a SEPA transfer when the instruction is executed. Eurobank sends instructions via SEPA provided the specifications are met and, provided the beneficiary's bank participates in SEPA, otherwise Eurobank sends the instructions using an alternative channel.
- In the case of scheduling outgoing Credit Transfers via e/m banking for automatic execution either as a one-off on a future date or as recurring on future dates, the Bank's applicable pricing policy for outgoing Credit Transfers shall apply, and the specified fee shall be charged for each transfer executed in the future.
- **BIC** (Business Identifier Code): an international standardised code that uniquely identifies the Bank anywhere in the world. It is essential to use it to identify the beneficiary's bank.
- **IBAN** (International Bank Account Number): a bank account number which has a fixed number of characters in each country (up to 34), including numbers or capital letters from the Latin alphabet. IBANs in Greece have 27 characters.
- **SHA charges**: the originator pays the originating bank's charges and the beneficiary pays the paying bank's charges. Additional expenses of intermediate banks may be charged to the beneficiary in accordance with the applicable rules. This is the recommended charging method for Basic Credit Transfers.
- **BEN charges**: This is similar to the SHA option except that the originator does not pay charges, all of which are withheld from the amount remitted to the beneficiary. BEN is only available for instructions to non-EEA countries or where the instruction currency is not an EEA country currency.
- **OUR charges**: The originator pays the Eurobank commission and the paying bank's commission.
- **The European Economic Area (EEA)** consists of the following countries:
 - **EU countries**: Austria, Belgium Bulgaria, France, Germany, Cyprus, Denmark, Greece, Estonia, Ireland, Spain, Italy, Croatia, Latvia, Lithuania, Luxembourg, Malta, Finland, the Netherlands, Hungary, Poland, Portugal, Romania, Slovenia, Slovakia, Sweden and the Czech Republic.
 - **The following countries also participate in SEPA**: the UK, Norway, Iceland, Lichtenstein, Switzerland, Monaco, San Marino, Principality of Andorra and Vatican City.
 - **Areas where EU law applies**: Martinique, Guadeloupe, French Guiana, Réunion Island, Gibraltar, the Azores, Madeira, the Canary Islands, the Åland Islands, Mayotte, Saint Barthélemy, Saint Martin, Saint Pierre and Miquelon.
- **Instant Payments** service offers the possibility of immediate crediting and availability of funds to the beneficiary's account within 10 seconds, according to the availability of the Bank's channels. The customer receives an information message (via email/viber/SMS) at no additional charge.

Transaction terms

- Commission is collected in advance and there is no scope for it being returned under any circumstances, irrespective of the outcome of the instruction.
- Expenses are withheld by the Correspondent (up to € 50,00) for outward BCTs in Euro to a non-EEA foreign bank, and in FX to Greek and foreign banks marked BEN/SHA. The amount is withheld from the amount to be remitted.
- The valeur for Euro BCTs is the next working day. For other currencies the valeur is two working days. "Instant Payments" is an exception.
- Incoming BCTs are credited to the beneficiary's account after the relevant cover is received.
- Incoming instructions to pay credit cards are credited free of charge. Instructions must state the card number and name of the card holder as beneficiary.
- Standing credit orders are renewed on an annual basis; as regards Legal Entities in particular, they are renewed whenever the legalisation documents are modified.
- Every FC purchase and sale transaction is subject to commission charges (see Section "Transactions in Foreign

Currency").

- Outward BCTs marked (e) can be made by e-transaction / My Advantage Banking plan holders free of charge using all channels.
- Any customers of the Bank in relation to whom the applicable commission charges have been determined by means of a Service Agreement are subject to special charges.
- Remittance instructions are incomplete if:
 1. the beneficiary bank's BIC (which is mandatory) is missing and
 2. there is no IBAN for an EEA-based beneficiary
- Remittance special instructions exist where:
 1. there are special instructions for a third bank.

Credit transfer to an account

- **Credit transfer to an account that is kept at the Bank**

Branch: Monday to Thursday: 14:30, Friday: 14.00

ATM: 15:30

Europhone Banking: 20:30 except for the first & last business day of the month. On the first and last business day of the month: 18:30

Internet Banking: 21:00 except for the first & last business day of the month. On the first and last business day of the month: 18:30

- **Credit transfer to an account that is not kept at the Bank**

Branch: Monday to Thursday: 14:30, Friday: 14.00

ATM: -

Europhone Banking: 16:00

Internet Banking: 16:00

1. Outward Credit Transfers in the Branch					
1.1	Outward Basic Credit Transfers (BCTs)		Min / Fix	Max	%
1.1.1	BCTs in Euro to a Greek bank	up to € 12.500	7,50€ (including dispatch charges of 3,00€)	—	—
		from € 12.500 to € 50.000	20,00€ (including dispatch charges of 3,00€)	—	—
		over € 50.000	45,00€ (including dispatch charges of 3,00€)	—	—
1.1.2	Credit transfer standing order (per transaction) in Euro		1,00 € <small>see note 1</small>	—	—
2. Outward Credit Transfers through Europhone					
2.1	Outward Basic Credit Transfers (BCTs)		Min / Fix	Max	%
2.1.1	Credit transfer standing order (per transaction) in Euro		1,00 € <small>see note 1</small>	—	—

3. Outward Credit Transfers through e-Banking and m-Banking

3.1	Natural Persons - Outward Basic Credit Transfers (BCTs)		Min / Fix	Max	%
3.1.1	BCTs in Euro currency to a Greek bank	up to € 5.000 daily	0,50 €	—	—
		up to € 12.500	0,60 €	—	—
		from € 12.500 to € 50.000	1,30 €	—	—
		from € 50.000 to € 150.000	3,00 €	—	—
		over € 150.000	5,00 €	—	—
3.1.2	Instant Credit Transfer (Instant Payments) in Euro to a Greek Bank and receipt of an information message (email/viber/SMS)	up to € 5.000 daily	0,50 €	—	—
		up to € 12.500	0,60 €	—	—
3.2	Payment of Credit Cards Issued by Another Bank		Min / Fix	Max	%
3.2.1	Instruction to pay credit card issued by another bank via DIAS	up to € 5.000 daily	0,50 €	—	—
		up to € 12.500	0,60 €	—	—

4. Incoming Credit Transfers

According to Article 48 of Law 5167 /2024, the transmission of money (outgoing transfer) and the receipt of money (incoming transfer), for amounts up to five thousand (5.000) euros per day for basic credit transfers and direct credit transfers (SEPA/immediate settlement) from one bank to another bank in the country via digital payment networks (web/mobile/internet banking) will not exceed, per transaction, the amount of € 0.50 for individuals, individual businesses and self-employed persons with an effective date of 20/01/2025.

Commission rates apply only where charges are SHA or BEN.

The Basic Credit Transfer in Euro and to a Greek Bank can be made by e-transaction package holders at zero charge.

Unlimited Free incoming transfers to account 'Saving Now' irrespective of currency and country until 31/12/2025 (excluding any currency conversion fees).

Unlimited Free incoming transfers to "Loan account" (01/0112) irrespective of currency and country until 31/12/2025 (excluding any currency conversion fees).

Unlimited Free incoming transfers to account «Growing Up» irrespective of currency and country until 31/12/2025 (excluding any currency conversion fees).

4.1	Natural Persons Incoming Credit Transfer		Min / Fix	Max	%
4.1.1	Credit Transfer from a Bank within Greece to currency euro	up to € 20	Free of charge	—	—
		from € 20 to € 5.000 daily	0,50 €	—	—
		up to € 12.500	0,90 €	—	—
		from € 12.500 to € 50.000	1,20 €	—	—
		over € 50.000	2,00 €	—	—

V. Loans to Private Individuals				
1. Consumer Loans				
1.1	Amortized loans (non-secured)	Min / Fix	Max	%
1.1.1	Personal Banking Personal Loan Examination and Authorisation fees	90,00 €	–	–

VI. Investment Products / Services	
GENERAL INFORMATION	
Mutual Funds	
<ul style="list-style-type: none"> All Subscription, Redemption and Conversion commissions are within the limits set out in the funds' prospectuses. 	

1. Third Party Mutual Fund Fees (GF)

1.1	Third Party Mutual Fund Subscription Fees (GF)	Min / Fix	Max	%
1.1.1	BGF European Equity Income A2 - EUR	–	–	1,50%
1.1.2	JPM US Small Cap Growth A (acc) - USD	–	–	1,50%
1.1.3	JPM US Small Cap Growth A (acc) - EUR	–	–	1,50%
1.1.4	Templeton Asian Smaller Companies Fund - EUR	–	–	1,50%
1.1.5	Templeton Asian Smaller Companies Fund - USD	–	–	1,50%
1.1.6	Pictet - Global Megatrend Selection - R - EUR	–	–	1,50%
1.1.7	Pictet - Global Megatrend Selection - R - USD	–	–	1,50%
1.1.8	Parvest Aqua	–	–	1,50%
1.1.9	GS Japan Equity Portfolio - EUR	–	–	1,50%
1.1.10	GS Japan Equity Portfolio - USD	–	–	1,50%
1.1.11	PARVEST DISRUPTIVE TECHNOLOGY - EUR	–	–	1,50%
1.1.12	PARVEST DISRUPTIVE TECHNOLOGY - USD	–	–	1,50%
1.1.13	NN (L) Emerging Markets Debt (Hard Currency) - X Cap EUR (hedged i)	–	–	1,25%
1.1.14	NN (L) Emerging Markets Debt (Hard Currency) - X Cap USD	–	–	1,25%
1.1.15	M & G Global Floating Rate High Yield Fund - EUR	–	–	1,25%
1.1.16	M & G Global Floating Rate High Yield Fund - USD	–	–	1,25%
1.1.17	Pimco Dynamic Bond Fund - EUR	–	–	0,60%
1.1.18	Pimco Dynamic Bond Fund - USD	–	–	0,60%
1.1.19	Schroder ISF Strategic Bond - USD	–	–	0,60%
1.1.20	Schroder ISF Strategic Bond - EUR	–	–	0,60%
1.1.21	Morgan Stanley European Property Fund	–	–	1,25%
1.1.22	BNP Paribas Insticash EUR 1D Short Term VNAV	–	–	0,00%

1.2	Third Party Mutual Fund Redemption Fees (GF)	Min / Fix	Max	%
1.2.1	BGF European Equity Income A2 - EUR	Free of charge	–	–
1.2.2	JPM US Small Cap Growth A (acc) - USD	Free of charge	–	–
1.2.3	JPM US Small Cap Growth A (acc) - EUR	Free of charge	–	–
1.2.4	Templeton Asian Smaller Companies Fund - EUR	Free of charge	–	–
1.2.5	Templeton Asian Smaller Companies Fund - USD	Free of charge	–	–
1.2.6	Pictet - Global Megatrend Selection - R - EUR	Free of charge	–	–
1.2.7	Pictet - Global Megatrend Selection - R - USD	Free of charge	–	–
1.2.8	PARVEST AQUA	Free of charge	–	–
1.2.9	GS Japan Equity Portfolio - EUR	Free of charge	–	–
1.2.10	GS Japan Equity Portfolio - USD	Free of charge	–	–
1.2.11	PARVEST DISRUPTIVE TECHNOLOGY - EUR	Free of charge	–	–
1.2.12	PARVEST DISRUPTIVE TECHNOLOGY - USD	Free of charge	–	–
1.2.13	NN (L) Emerging Markets Debt (Hard Currency) - X Cap EUR (hedged i)	Free of charge	–	–
1.2.14	NN (L) Emerging Markets Debt (Hard Currency) - X Cap USD	Free of charge	–	–
1.2.15	M & G Global Floating Rate High Yield Fund - EUR	Free of charge	–	–
1.2.16	M & G Global Floating Rate High Yield Fund - USD	Free of charge	–	–
1.2.17	Pimco Dynamic Bond Fund - EUR	Free of charge	–	–
1.2.18	Pimco Dynamic Bond Fund - USD	Free of charge	–	–
1.2.19	Schroder ISF Strategic Bond - USD	Free of charge	–	–
1.2.20	Schroder ISF Strategic Bond - EUR	Free of charge	–	–
1.2.21	Morgan Stanley European Property Fund	Free of charge	–	–
1.2.22	BNP Paribas Insticash EUR 1D Short Term VNAV	Free of charge	–	–

VII. Cheques and other Securities for Collection

GENERAL INFORMATION

- All private or bank cheques issued by other banks presented to the Bank shall essentially pass through deposit or loan accounts and will be subject to the applicable interest rates or authorised Service Agreements.
- Bank cheques may not be issued in USD.
- USD cheques of less than USD 500.00 are not purchased.
- Payments bearing the indication (e) may be carried out by the holders of e-transaction packages on all service channels, save for Branches, free of charge.

1. Cheque Books

1.1	Issuance of Chequebook		Min / Fix	Max	%
Complimentary cheque book issuance with a Personal Banking account.					
1.1.1	Supply of Cheque Books to holders of Current or Sight Accounts – 10 Sheets	Branch	10,00 €	–	–
		Phone Banking	7,50 € ^e	–	–
		E-Banking & Mobile Banking	5,00 € ^e	–	–
1.1.2	Supply of Cheque Books to holders of Current or Sight Accounts – 25 Sheets	Branch	25,00 €	–	–
		Phone Banking	17,50 € ^e	–	–
		E-Banking & Mobile Banking	12,50 € ^e	–	–

2. Bank Cheque Issuance

2.1	Bank Cheque Issuance in Euro	Min / Fix	Max	%
2.1.1	To the order of the drawer, through charge of a Euro/FC account	5,00 €	100,00 €	0,05%
2.1.2	To the order of third parties, through charge of a Euro/FCB Account	5,00 €	100,00 €	0,05%
2.2	Bank Cheque Issuance in Foreign Currency (FC)	Min / Fix	Max	%
An additional F/X commission, postal expenses, SWIFT charge is/are applied in all situations.				
2.2.1	To the order of the drawer, through charge of a Euro/FCB Account (in the same or different currency)	15,00 €	100,00 €	0,15%
2.2.2	To the order of third parties, through charge of a Euro/FCB Account (in the same or different currency)	15,00 €	100,00 €	0,15%

VIII. Other banking transactions					
1. Safety deposit boxes					
1.1	Safety deposit box rental	Min / Fix	Max	%	
1. The rent is per year and is collected in full on the rental anniversary. 2. The rent is subject to VAT at 24%.					
1.1.1	Very small	60,00 €	–	–	
1.1.2	Small	100,00 €	–	–	
1.1.3	Medium	150,00 €	–	–	
1.1.4	Large	220,00 €	–	–	
1.1.5	Very Large	500,00 €	–	–	
2. Information provided to customers					
2.1	Copies		Min / Fix	Max	%
Where a large number of records are being searched for, a price is agreed in each case with the customer depending on the work required. The Commission is NOT collected when the information is requested by judicial or other authorities.					
2.1.1	Special copy of statement printed in-branch (commission charged for each transaction)	Branch	Free of charge	–	–
2.2	Alerts service		Min / Fix	Max	%
2.2.1	Sending notifications (viber or sms) to initiate / manage accounts / cards via e-Banking		0,10 €	–	–