



ΕΘΝΙΚΗ ΤΡΑΠΕΖΑ
NATIONAL BANK OF GREECE

TARIFF FOR CORE BANKING BUSINESS

(Effective from 01/12/2022)

Nicosia, December 2022

Product/ Service/ Operation	Amount charged
A. FUND TRANSFERS IN EURO & F/C	
A.1. OUTWARD PAYMENT ORDERS	
Through SEPA¹, SWIFT in Euro up to € 50.000 By debiting a Euro account or cash in Euro, where applicable	For amounts up to € 2.000 € 7,5 For amounts from € 2.001 up to € 15.000 € 11 For amounts over € 15.000 € 15
Through SWIFT in Euro up to € 50.000 from a Euro account or cash in Euro	Same day: 0,20%, Min. €20 + postages expenses Min. €10 + third party expenses (e.g. OUR)
Through SWIFT in Euro up to € 50.000 by debiting a foreign currency account	0,50% + postages expenses Min. €10 + third party expenses (e.g. OUR)
	Same day: 0,55%, Max. €100 + postages expenses Min. €10 + third party expenses (e.g. OUR)
Through SWIFT in Euro over € 50.000	
By debiting a Euro account	0,15% Max. €400 + postages expenses Min. €10 + third party expenses (e.g. OUR)
	Same day: 0,20%, Max. €600 + postages expenses Min. €10 + third party expenses (e.g. OUR)
By debiting a foreign currency account	0,50% + postages expenses Min. €10 + third party expenses (e.g. OUR)
	Same day 0,55% + postages expenses Min. €10 + third party expenses (e.g. OUR)
Through SWIFT in FC	
By debiting a Euro or FC account	0,50% Min. €15 + postages Min. €10 + third party expenses (OUR)
	Same day & Next Day: 0,55% Min. €30 + postage expenses Min. €10 + third party expenses (e.g. OUR)
By debiting an account of the same currency	0,15% Min. €15, Max. €400 + postage expenses Min. €10 + third party expenses (e.g. OUR)
	Same day & Next Day : 0,20% Min. €30, Max. €600 + postage expenses Min. €10 + third party expenses (e.g. OUR)
Other Services regarding Outward Payment Orders	
Correspondent's expenses charged on ordering customer (charges OUR)	For amounts up to €10.000 or equivalent: €15 For amounts over €10.000 and up to €50.000 or equivalent: €35 For amounts over €50.000 or equivalent: €50
Execution of instructions of the sender for amendments on the original funds transfer instructions	€40
Execution of Instructions of the sender for canceling the funds transfer	€30
Missing IBAN charges	€15
A.2. INWARD PAYMENT ORDERS	
Through SEPA¹	
Deposit in saving and sight Euro account	Free of charge up to €1.500 €1 for amounts over €1.500 and up to €5.000 €8 for amounts over €5.000 and up to €50.000 €45 for amounts over €50.000
Deposit in savings and sight FC account	0,45% Min the equivalent of €15 / max the equivalent of €500
Through SWIFT in Euro	
Deposit in savings and sight Euro account	From countries within SEPA ¹ area Free of charge up to €1.500 €1 for amounts over €1.500 and up to €5.000 €8 for amounts over €5.001 and up to €50.000 €45 for amounts over €50.000
	From countries outside SEPA ¹ area Same as from countries within SEPA ¹ + postages expenses Min. €10
Deposit in savings and sight a FC account	0,45% Min the equivalent of € 15 / Max the equivalent € 700
Transfer of funds to another Bank	Regulated ² No charge
	Non-Regulated ² 0,05% % Min €5, Max €50
Through SWIFT in F.C.	
Deposit in a Euro or in other FC account	0,45% Min €15
Deposit in a same FC account	0,05% Min €8, max €50
Transfer of funds to another Bank	0,05% Min €15, max €50
(1) SEPA: EU Countries, Switzerland, Norway, Lichtenstein and Iceland (2) Regulated: Money Transfers for which the following apply: - Sending and receiving Bank within the EU. Transfer in Euro. Transfer amount up to €50.000. Beneficiary's IBAN is valid. Beneficiary's Bank BIC is correct. The charges are SHA (SHARED). Same Day Value transfers are excluded (Value date is after the execution date)	

Product/ Service/ Operation	Amount charged
<u>B. INTERNET BANKING SERVICES</u>	
Outward Payment Orders	
Through SEPA	For amounts up to € 2.000 € 5,00 For amounts over € 2.000 and up to € 15.000 € 7,00 For amounts over € 15.000 € 10,00
Through SWIFT in Euro, from a Euro account up to € 50.000	For amounts up to € 2.000 €5,00 For amounts over € 2.000 and up to € 15.000 € 7,00 For amounts over € 15.000 € 10,00
Through SWIFT in Euro, from a Euro account up to € 50.000	<u>Same day</u> :0,15%, Min €20 + postages expenses Min €10+ third party expenses (e.g. OUR)
Through SWIFT in Euro, from a Euro account over € 50.000	0,10% Max. €400 + third party expenses (e.g. OUR) <u>Same day</u> :0,15%, Max €600 + postage expenses Min €10 + third party expenses (e.g. OUR)
Through SWIFT in Euro by debiting a FC account over € 50.000	0,35% Min. €20 + third party expenses (e.g. OUR) <u>Same day</u> :0,40%+ postages expenses Min €10+ third party expenses (e.g. OUR)
Through SWIFT in FC by debiting a Euro account or by debiting a FC account held in a different currency	0,35% Min. €22 + third party expenses (e.g. OUR) <u>Same day</u> : 0,40% Min. €30 + postage expenses Min €10+ third party expenses (e.g. OUR)
Through SWIFT in FC by debiting an account in the same currency	0,10% Min. €15, Max. €400 + third party expenses (e.g. OUR) <u>Same day</u> : 0,15%, Min. €30, Max. €600+postage expenses Min €10+ third party expenses (e.g. OUR)
Other Internet Banking Services	
Creation/Amendment of money transfer standing orders – where applicable	No charges

Product/ Service/ Operation	Amount charged
<u>C. DEPOSITS</u>	
Account maintenance expenses	
<u>Business Accounts</u> Business Savings Account <u>Accounts of physical entities and legal entities excluded*</u> Current Account (without credit limit) - Demand and Sight Account Savings Account Accounts of Minors Basic Payment Account *Excluded Accounts of Legal Entities: <ul style="list-style-type: none"> • Charitable Institutions • Intermediary Accounts (deposit for payment of Loan Accounts, credit administration, Trade Finance Accounts) • Accounts held as collateral/guarantee 	€10/trimester Charged at the end of each trimester €8/trimester €3/trimester Charged at the end of each trimester Excluded Excluded
Search for information on customer accounts	
Request for search of documents kept at the Bank's Central Archive, on behalf of the customer	€ 20 / request
Request by trustees, executors of will e.t.c., for investigation within the Bank's Branch Network for financial information on behalf of their clients	Min. € 35
Notifications for the settlement of outstanding accounts	
Charge for each written notice sent to customers for the settlement of their accounts (over limit excess, loan arrears etc.)	Min. € 15
Standing orders for funds transfers	
Opening or alteration	€ 6 plus stamp duty
Non-execution of a standing order for the transfer of funds to a third party account, due to insufficient funds	€ 3,50
Certificates	
a) Individuals & Professionals: Issue of Certificate confirming balances and interest	Min. €30 / certificate
b) Corporations: Issue of certificate confirming balances, interest and transactions (Auditors' Certificates)	Min. €100 / certificate
Other services	
Other Certificates	€5 / certificate €10 / certificate concerning a previous year
Removal or amendment of current mortgage, including traveling expenses	€100

VALUE DATE

Product/ Service/ Operation	Value Date
A) <u>Credit transactions/ Inward Payment Orders</u>	
1. Payment Orders	
- Sepa Direct Debit	Date of payment execution
- Standing Order	Date of payment execution
2. Inward Payment Orders	
-All cases	Credit date of our correspondent account
B) <u>Debit transactions/ Outward Payment Orders</u>	
1. Payment Orders	
- Sepa Direct Debit	Date of payment execution
2. Outward Payment Orders	
- All cases	Date of debiting the payer's account

IMPORTANT NOTE

In addition to the postage charges mentioned throughout this document, any other costs which may incur during the execution of the requested operations /services will be collected. More specifically, for mailing via DHL or DATA POST € 40 and € 25 will be charged respectively