

TARIFF FOR CORE BANKING BUSINESS

(ANNEX B Agreement for the Provision of Payment Services)

(Effective from 10/1/2022)

Nicosia, November 2021

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	<u>Same day</u> : 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) <u>Same day</u> : 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) <u>Same day</u> : 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) <u>Same day</u> 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) <u>Same day & Next Day</u> : 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) <u>Same day & Next Day</u> : 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 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 FC account	0,45% Min the equivalent of €15 / max the equivalent of €500
Through SWIFT in Euro	
Deposit in a 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 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
A.3. BANK & CUSTOMER CHEQUES	
Issue of cheques	
1. Issue of bank draft in Euro, towards local Banks	
a. By debiting the account of the bank draft beneficiary	0,15% Min. €5, Max. €15
b. By debiting an account held by a person other than the bank draft beneficiary	0,20% Min. €10, Max. €150
c. By debiting the account of the ordering customer and the beneficiary of the bank draft is the Public Service	0.20% Min. €10, Max. €30
d. By cash, same beneficiary or third party	0,20% Min. €15, Max. 75 or 0.25% Min. €15, Max. €200
2. Issue of Bank Drafts in Euro or FC, towards foreign Banks	0,15% Min. €8, Max. €400+ postage expenses Min. €10 + third party expenses
3. Issue of Bank Drafts in Euro or FC, with currency exchange	0,55% Min. €10 + postage expenses Min. €10 + third party expenses Additional banknotes exchange commission applies in the case that the bank draft is issued by cash.
Purchase of Cheques, to be deposited into a bank account	
1. Purchase of personal cheques in Euro, drawn on local Banks, with immediate availability of funds	0,10% - min. €15
2. Purchase of personal/bank cheques in Euro drawn/issued on/from local Banks and deposited into a same currency account	No charge
3. Purchase of personal/bank cheques drawn/issued on/from foreign Banks and deposited into a same currency account	0,10% Min. €5, Max. €30 + postages expenses Min. €10 + third party expenses
4. Purchase of personal/bank cheques drawn/issued on/from foreign Banks and deposited in a different currency account.	0,5% Min. €12 + postages expenses Min. €10 + third party expenses
Purchase of cheques, paid in cash	
1. Other local Banks'	0,20%, Min. €3,50
2. Central Bank	Min. €0,75
Other transactions involving cheques	
1. Execution/cancellation of a stop payment order	€30 / order
2. Presentation to our bank of cheques issued by our customers for payment, by means of "Special Presentation" or presentation of other banks' cheques for payment to the paying banks by means of "Special Presentation".	€20 / cheque
A.4. FOREIGN CURRENCY OPERATIONS	
Withdrawal in Euro from FC account	
Delivery of Euro and deposit in FC account	0,5%, Min. €5 for amounts up to €35.0000
Transfer of funds from a customer's account into another account of the same or another customer of the Bank involving currency exchange	0,4% for amounts over €35.000, Min. €175
Purchase/sale of banknotes in FC	1%, Min. €5
Forward Exchange Contracts	0,2%, Min. €40
Deposit of FC banknotes into an account in the same currency	Up to €500, no charge Over €500 , 0,25%
Withdrawal of FC banknotes from an account in the same currency	Up to €500, no charge Over €500 , 0,25%
A.5. DEPOSIT/TRANSFER OF FUNDS IN ACCOUNTS WITHIN OUR BANK	
Cash Deposit in third party account	€2,5 for amounts over €500 (in case of coins, the additional coin commission is also charged)
Transfer of funds from accounts held with us into a third party account also held with us – intrabank money transfers, whether executed by means of a standing order or once off	€2 for amounts over €1000,-

Product/ Service/ Operation	Amount charged
B. INTERNET BANKING SERVICES	
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	
Cancellation of cheque payment	€ 8
Replacement of i-code device (in case of loss)	€ 15
Creation/Amendment of money transfer standing orders – where applicable	No charges
Cheque book order (50 regular cheques)	€16 (including stamp duty)
C. CREDIT	
C1. New/additional credit (with credit limit or loan)	
a) Individuals & Professionals	Up to 0,45% , with Min - Up to € 5000, € 35 - Over € 5000, € 50
b) Housing loans	Up to 0,65% , min €250
c) SME's	Up to 0,75% , Min.
	- up to €50.000 € 250
	- from €50.001 and up to €100.000 € 350
	- from €100.001 and up to €400.000 € 500
- Over €400.000 € 600	
d) Large Corporate Enterprises	Up to 0,95%, Min. €650
C2. Preparation of contracts & collateral documentation	
a) Individuals	€ 75
b) Housing loans	€ 200
c) Professionals	€ 225
d) SME's	€ 325
e) Large Corporate Enterprises	€ 425
C3. Administration of Current Accounts	
a) Individuals & Professionals	Limit up to € 15.000 € 10 per trimester
	Limit from €15.001 up to €50.000 € 20 per trimester
	Limit over €50.000 € 25 per trimester
b) SME's	€ 35 per trimester
c) Large Corporate Enterprises	€ 45 per trimester

Product/ Service/ Operation	Amount charged
C4. Temporary increase of credit limit	
a) Individuals and Professionals	One-off charge 1,5% on the amount, paid each year for the duration of the approved temporary increase of the credit limit. Min. €75,-
b) SME's and/or Large Corporate Enterprises	One-off charge 2% on the amount, paid each year for the duration of the approved temporary increase of the credit limit. Min. €175,-
C5. Review and/or renewal of credit limits for Enterprises	
a) SME's	Up to 0,35%, Min. - up to €10.000 € 50 - from €10.001 up to € 50.000 € 100 - from €50.001 up to €100.000 € 200 - from €100.001 up to €400.000 € 350 - from €400.001 and over € 500
b) Large Corporate Enterprises	Up to 0,75% min € 600
C6. Non-use of approved limit	
a) Individuals & Professionals	0,05% annually
b) Enterprises	0,10% annually
C7. Accounts with unauthorized excess/ loan arrears	
a) Enterprises – excess over current account limit in €	Additional 2% over the contractual interest rate applicable
b) Individuals & Professionals - excess over current account limit in €	Additional 2% over the contractual interest rate applicable
c) Debit Balances in demand accounts	11% on the running debit balance
d) Past due amounts in loans	<u>In all cases:</u> 2% penalty interest over the contractual interest rate applicable on the past due amount, for as long as it is not redeemed <u>In addition:</u> € 20 for each month, in case the loan is in arrears for 40 days, for an amount equal or greater than one instalment <u>In addition:</u> € 40 for each month, in case the loan is in arrears for 70 days, for an amount equal or greater than one instalment <u>In addition:</u> € 55 for each month, in case the loan is in arrears for 100 days or more, for an amount equal or greater than two instalments
e) Authorized current account limits over € 100.000 Non delivery of recent financial information, required to timely review/ renew the authorized credit limits for enterprises	<u>Once-off per annum:</u> 0,05% on the limits, for each month of delaying to deliver the information – Min € 90
C8. Other Services	
Registration of fixed/floating interest charge on a case-by-case basis, over and above the real costs	€120
Removal or amendment of current mortgage, including traveling expenses	€100
Preparation of documents for acquiring other type of securities and/or collaterals. Additional fees also apply based on the required workload	Min. €40
Withdrawal with reservation or without prejudice/stay off from any court measures, for non-performing loans	0,5%, Min. €50 Max. €1.285
C9. Debts Restructuring	
Performing loans or loans in arrears	Up to 0,45% Min. - up to €50.000 €150 - from €50.001 up to €150.000 € 250 - from €150.001 up to €500.000 € 500 - over €500.000 € 750
Non-performing loans	Up to 0,75%, Min. - up to €50.000 € 250 - from €50.001 up to €150.000 € 400 - from €150.001 up to €500.000 € 700 - Over €500.000 € 950

Product/ Service/ Operation	Amount charged
D. LETTERS OF GUARANTEE	
Letters of guarantee in Euro and F/C	
Category A' (Tender Bond Guarantee)	1,20% Min. €65
Category B' (Performance Bond Guarantee)	1,80% annually– per undivided trimester - Min.€70
Category C' (Advance payment, payment of goods etc.)	1,80% annually – per undivided trimester - Min.€60
Category C' (delivery of goods, customs authorities and warehouses)	€ 50
Category C' (to Immigration Officer)	
Issue – 10 years duration	€150
Renewal – 10 years duration	€150
Extension	0,20% for each additional month, undivided
Adjustment of L/G in Euro	€ 25
Adjustment of L/G in F/C	€ 40
Commission for handling incoming L/G	€ 45
Bonded Products	
Placement	0,05%, Min. €50, Max. €100
Delivery Orders	0,025% for every 3 months or part of it from the placement date, Min. €50
Visit	Min. €30

E. CARDS	
E1. MasterCard – Credit Card & Gold Credit Card	
Cash withdrawal from NBG ATMs or from other domestic or foreign Banks in Cyprus or abroad	3,33 % on the withdrawal amount, Min. € 4.20
Annual Subscription Fees	
- Credit card MasterCard (simple)	€5
- Gold Credit card	€45
- Gold Credit card (Supplementary)	€17
Written notice for overdue instalments	€10
Replacement of card/ PIN	€10
Re-issue of account statement	€4/month
Transaction coupon copy	€10
Rights for exchanging the currency of the card account	3%
E2. Debit card (MasterCard Debit)	
Cash withdrawal from ATM:	
a) National Bank of Greece (Cyprus)	Free of charge
b) JCC	Free of charge
c) Other Banks' in euro or Swedish Kr	€ 2,50
d) Other Banks' in other currencies	3,33% on the withdrawal amount , Min.€ 4,20
Annual Subscription Fees	€5
Replacement of card/ PIN	€10
Transaction coupon copy	€10
Rights for exchanging the currency of the card account	3%
E3. Business Debit card (MasterCard)	
Cash withdrawal from ATM:	
a) National Bank of Greece (Cyprus)	Free of charge
b) JCC	Free of charge
c) Other Banks' in euro or Swedish Kr	€ 2,50
d) Other Banks' in other currencies	3,33% on the withdrawal amount , Min.€ 4,20
Annual Subscription Fees	€20
Replacement of card/ PIN	€10
Transaction coupon copy	€10
Rights for exchanging the currency of the card account	3%

F. DEPOSITS	
Account Opening Charges / Reviewing of Legal Documentation	
International Customers	€ 25 Payable during the month following the opening of the account
Account administration charges	
International Customers	€ 20 per trimester
Account maintenance expenses	
Business Accounts	
Business Current Account (without credit limit) – Demand and Sight Account	€70/trimester
Business Savings Account	€10/trimester
Business Notice Account	€10/trimester
	Charged at the end of each trimester
Accounts of physical entities and legal entities excluded*	
Current Account (without credit limit) - Demand and Sight Account	€8/trimester
Savings Account	€3/trimester
Notice Account	€3/trimester
	Charged at the end of each trimester
Accounts of Minors	Excluded
Basic Payment Account	Excluded
*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 	
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
Product/ Service/ Operation	Amount charged
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
Account Statement	
EUR/ USD/ AUD/ CAD/ GBP / CHF/ SEK/ JPY/ NOK/ RUB	the equivalent of € 2,5
Penalties on Deposit Accounts	
Withdrawals from Notice Accounts without proper notice to the Bank	1 % on the withdrawn amount for the time period for which no notice was given
Pre-mature termination of a Time Deposit	1 % on the time period from the date of termination until the expiry date
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
Cheques Returns	

Cheques issued by our customers, presented to the Bank for payment and returned unpaid due to lack of funds - by charging the account of the issuer	€35 / cheque presented either through clearing house or straight at the bank's counters
Cheques issued by our customers, presented to the Bank for payment and returned unpaid due to technical reasons caused by negligence of the issuer – by charging the account on which the cheque was drawn	€ 5 / cheque
Third Banks' cheques, deposited in accounts held with us for clearance, and return unpaid by the paying bank – by charging the account on which the cheques were deposited	€ 5 / cheque
Cheques honoured despite the lack of funds (over limit fee)	
Cheques honoured, with the approval of the Bank, drawn on accounts with lack of funds when presented for payment	€ 15 / cheque
Certificates	
a) Individuals & Professionals: Issue of Certificate confirming balances and interest	Min. €30 / certificate
b) Corporations: Issue of Certificate confirming balances and interest	Min. €65 / certificate
c) Issue of certificate confirming balances, interest and transactions (Auditors' Certificates)	Min. €90 / certificate
Dormant accounts³	
Acc. in EUR with balance less than EUR 1.000	EUR 7,5
Acc. in USD with balance less than USD 1.350	USD 10
Acc. in AUD with balance less than AUD 2.000	AUD 15
Acc. in CAD with balance less than CAD 1.600	CAD 12
Acc. in GBP with balance less than GBP 950	GBP 7
Acc. in CHF with balance less than CHF 1.600	CHF 12
Acc. in SEK with balance less than SEK 12.000	SEK 90
Acc. in NOK with balance less than NOK 9.500	NOK 70
Acc. in JPY with balance less than JPY 133.500	JPY 1.000
Acc. in RUB with balance less than RUB 35.000	RUB 250
(3) Charged each semester (every end of June/ December) on deposit accounts (except fixed deposit accounts and hold accounts guarantying advances). The above charges represent the cost for covering the additional account security measures required, due to the rare checking and balance confirmation after transactions incurred by the account owner.	
Other services	
Cheque book order (50 regular cheques)	€ 20 (including stamp duty)
Cheque book order (50 special cheques)	€ 20 (including stamp duty) + printing house expenses (including VAT)
Copy of account statement/ per page	Min. € 3 Max € 30 (hard copy) € 3 (electronic copy, regardless of the number of pages)
Copy of cashier slips/ cheques	Min € 12 – for over 5 years Min € 20
Product/ Service/ Operation	Amount charged
G. INTERNATIONAL TRADE OPERATIONS	
G1. Imports-Letter of Credit	
Opening	0,60% for the first 3 months, Min €25 + 0,20% for each additional month or part of it + postage expenses €10 + SWIFT expenses €50
Extension	0,20% for each additional month or part of it + SWIFT expenses €20
Amendment (excluding increase on the amount of the original credit). In the case of increase on the amount of the original credit, opening commission over the increase is charged.	Fixed €30 + SWIFT expenses €20
Acceptance	0,60% for the first 3 months + 0,20% for each additional month or part of it + postage expenses €10 + SWIFT expenses €20
Payment/settlement (sight or term)	
-including currency exchange	0,5% Min. €10 for amounts up to €35.000 0,4% Min. €175 for amounts over €35.000 + postage expenses €10
-excluding currency exchange	0,25% Min. €10 + postage expenses €10
Documents with discrepancies	€100
G2. Exports-Letter of Credit	

Advice	
- with confirmation	Depending on the risk of the country / Bank Min. 0,25%, Min. €100 + postage expenses Min. €10
- without confirmation	Min €100 + postage expenses Min. €10
Transfer. It applies only when the LC transfer is affected at the request of the first beneficiary.	0,60% for the first 3 months + 0,20% for each additional month or part of it + postage expenses Min. €10 + SWIFT expenses €50
Amendment	€30 + postage expenses Min. €10
Acceptance of certified LC	0,60% for the first 3 months+ 0,20% for each additional month or part of it+ postage expenses Min. €10
Payment/settlement (sight or term)	
-including currency exchange	0,5% Min. €10 for amounts up to €35.000 0,4% Min. €175 for amounts over €35.000 + postage expenses €10
-excluding currency exchange	0,25% Min. €10 + postage expenses €10
Presentation and review of term or sight documents	0,25% Min. € 50 + postage expenses Min. €10
Documents with discrepancies	€100
G3. Inward Foreign Bills for Collection	
Clean Bills	
Including currency exchange	0,50% Min. €20
Excluding currency exchange	0,25% Min. €10
Payment	0,1% Min. €10, Max. €30 + postage expenses Min. €10
Acceptance (in addition to the payment commission)	€12
Protest fees	€50
Documentary Bills	
Including currency exchange	0,5% Min. €10 for amounts up to €35.000 0,4% Min. €175 for amounts over €35.000
Excluding Currency Exchange	0,25% Min. €15
Payment	0,2% Min. €20, Max. €100 + postage expenses Min. €10
Acceptance (in addition to the payment commission)	
-future payment	€15
-with confirmation	0,60% for the first 3 months + 0,20% for each additional month or part of it. Min. €25
Protest fees	€50
G4. Outward Bills for Collection	
Clean Bills	
Including currency exchange	0,5% Min. €10
Excluding Currency Exchange	0,25% Min. €10
Payment	0,1% Min. €10, Max. €25+ postage expenses Min. €10
Documentary Bills	
Including currency exchange	0,5% Min. €10 for amounts up to €35.000 0,4% Min. €175 for amounts over €35.000
Excluding Currency Exchange	0,25% Min. €10
Payment	0,2% Min. €20, Max. €75+ postage expenses Min. €20
Product/ Service/ Operation	Amount charged
H. OTHER OPERATIONS/SERVICES	
Bond Trading	
Government or Corporate bond trading	0,5% Min. €20
Government or Corporate bond trading involving currency exchange	1% Min. €25
Custodian fees	
Sealed envelopes/ small packages: Commission for each 6 month period or part of it	Min. €25
Large packages: Commission for each 6 month period or part of it	Min. €40
Shares/bonds/securities e.t.c.-for each 6 month period or part of it	Min. €15 up to 20 items, Min. €25 for over 20 items
Safe Deposit Boxes	
Small box- for 12 months period or part of it	€ 60
Medium box- for 12 months period or part of it	€ 80
Large box- for 12 months period or part of it	€ 100
Charge per visit (Free for the first 3 annual visits)	€ 15
Other services	
Settlement of utility bills at the branches counters	€1
Deposit/withdrawal transactions with coins	Up to €50 without charge.

	Over €50 1% Min. €3,50
Preparation of 'power of attorney' documents (per document)	€7,5 per document
Other Certificates	€5 / certificate €10 / certificate concerning a previous year
Recommendation Letter	Min. €40
Assent due to Floating Charge	Min. €75
Issue of Waiver Certificate	0,15% on the sale value of the property

VALUE DATE

Product/ Service/ Operation	Value Date
A) Credit transactions/ Inward Payment Orders	
1. Cash	
- Cash deposit in Euro into a Euro account	Date of deposit
- All other cases	Date of deposit + 2 working days
2. Cheques	
- Deposit of cheques in Euro of our Bank into a Euro account	Date of deposit
- Deposit of cheques of our Bank in FC into a customer account, in any currency	Date of deposit + 2 working days
- Deposit of cheques of other local Banks in Euro or FC into a customer account in Euro	Date of deposit + 2 working days
- Deposit of cheques of other local Banks in Euro or FC into a customer account in FC	Date of deposit + 5 working days
- Deposit of foreign bank cheques in Euro or FC into a customer account in Euro	Date of deposit + 12 working days
- Deposit of foreign bank cheques in AUD, CAD, CHF, GBP into a customer account in any currency (Priority/Cash Letter)	Date of deposit + 12 working days
3. Payment Orders	
- Sepa Direct Debit	Date of payment execution
- Standing Order	Date of payment execution
4. Inward Payment Orders	
-All cases	Credit date of our correspondent account
5. Internal Transfers (Transfer of funds from/ to accounts held with the Bank)	
-All cases	Date of execution
B) Debit transactions/ Outward Payment Orders	
1. Cash	
- Withdrawal of cash in Euro from a Euro account	Date of withdrawal
- Sale of banknotes in FC and withdrawal from an account in any currency	Date of withdrawal
2. Cheques	
- Cheques presented through the Cyprus Clearing House	Presentation date at the Cyprus Clearing House
- Cashing of NBG cheques	Same day
- Cheques returned unpaid, deposited by our customers	Value date of cheque deposit
3. Payment Orders	
- Sepa Direct Debit	Date of payment execution
- Standing Order	Date of payment execution
4. Outward Payment Orders	
- All cases	Date of debiting the payer's account
5. Internal Transfers (Transfer of funds from/ to accounts held with the Bank)	
- 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