FEE INFORMATION DOCUMENT

Name of the account provider:

National Bank of Greece (Cyprus) Ltd

Account name:

Current Account with limit in euro

Date**: 01/05/2020**

- 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 appy for using services linked to the account which are not listed here. Full information is available in "Tariff in Core Banking Business" document in Bank's website www.nbg.com.cy or at any Branch of the Bank.

- A glossary of the terms used in this document is available free of charge. (APPENDIX A)

NATIONAL BANK OF GREECE

Service	Fee	
General account services		
Maintaining the account	Per Trimester:	
	Limit up to 15.000 €	10,00 €
	Limit from 15.001 € up to 50.000 €	20,00 €
	Limit from 50.001 € and over	25,00 €
	Total annual cost:	
	Limit up to 15.000 €	**40,00 €**
	Limit from 15.001 € up to 50.000 €	**80,00 €**
	Limit from 50.001 € and over	**100,00 €**
Payments (excluding cards)		
Credit transfer SEPA	Branch	
	up to 2.000 €	7,50 €
	from 2.001 € up to 15.000 €	11,00 €
	from 15.001 € up to 50.000 €	15,00 €
	Internet Banking	
	up to 2.000 €	5,00 €
	from 2.001 € up to 15.000 €	7,00 €
	from 15.001 € up to 50.000 €	10,00 €
Credit transfer NON SEPA	In Euro	
	Branch	
	up to 2.000 €	7,50 €
	from 2.001 € up to 15.000 €	11,00 €
	from 15.001 € up to 50.000 €	15,00 €
	over 50.000 €	0,15% max. 400,00 € + postages expenses min. 10,00 €
	Internet Banking	
	up to 2.000 €	5,00 €
	from 2.001 € up to 15.000 €	7,00 €
	from 15.001 € up to 50.000 €	10,00 €
	over 50.000 €	0,10% max. 400,00 €
	In foreign currency	
	Branch	0,50% min. 15,00 € + postages expenses min. 10,00 €

	Internet Banking	0,35% min. 22,00 €
Standing order	Opening	6,00€
	Execution – transfer within the Bank to a third party account	
	up to 1.000 €	0,00 €
	over 1.000 €	2,00 €
	Execution - transfer to other Banks (within SEPA zone)	
	up to 2.000 €	7,50 €
	from 2.001 € up to 15.000 €	11,00 €
	from 15.001 € up to 50.000 €	15,00 €
Direct debit	Execution	0,00€
Cards and cash		
Cash withdrawal	Branch	
	In coins	
	up to 50 €	0,00 €
	over 50 €	1%, min. 3,50 €
	ATM ETE & JCC	0,00 €
	ATM of other Banks	
	In euro	2,50 €
	In other currency	3,33% on the withdrawal amount, min. 4,20 €
	Sale of banknotes in FC	1% min 5,00 €
Providing a debit card	Annual Subscription	5,00 €
	Issuance of PIN	0,00 €
Providing a credit card	Service not available (Refer to the Fee Information Document for Credit Card).	
Overdrafts and related services		
Overdraft	up to 5.000 €	Up to 0,45%, min. 35,00 €
	over 5.000 €	Up to 0,45%, min. 50,00 €
Overrunning		Additionnal 2% over the contractual interest rate applicable

Other services		
Provision of a cheque book	Branch (50 cheques)	20,00€
	Internet banking (50 cheques)	16,00€
Return cheque due to inadequate balance		35,00 €
Currency exchange services	Debit card transaction in currency other than the account's currency (Rights for exchanging the currency of the card account) Where the transaction currency differs from the account currency, conversion commission is charged which is included in the fees of each service/operation.	3% on the transaction amount
Copy of statement	Per Page	min. 3,00 € max. 30,00 €

<u>Note:</u> In cases where a fee / charge appears in a different currency than the currency of the account, then the amount of the charge will be converted into the account currency on the actual debit date.

NATIONAL BANK OF GREECE

GLOSSARY

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.
Cash withdrawal	The customer takes cash out of the customer's account.
Provision of a cheque book	Issuance of a cheque book for payments by charging the customer's account.
Credit transfer SEPA	The account provider transfers money, on the instruction of the customer, from the customer's account to another account, through SEPA.
Credit transfer NON SEPA	The account provider transfers money, on the instruction of the customer, from the customer's account to another account, through a channel other than SEPA.
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.
Return cheque due to inadequate balance	Decline the payment of a cheque due to an insufficient balance of the account to be charged.
Currency exchange services	Conversion of the currency of the account into the currency of the transfer / withdrawal.
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.
Overrunning	A tacitly accepted overdraft whereby a payment service provider makes available to a customer funds which exceed the current balance in the customer's payment account or the agreed overdraft facility.
Copy of statement	Reissuance of an account statement.