

FEE INFORMATION DOCUMENT

Name of the account provider:

National Bank of Greece (Cyprus) Ltd

Account name: **Basic Payment Account**

Date: **02/11/2020**

- 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 apply 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)

Service	Fee
General account services	
Maintaining the account	★ 0,00 €
Payments (excluding cards)	
Credit transfer SEPA	Branch ★ up to 2.000 € 7,50 € ★ from 2.001 € up to 5.000 € 11,00 € from 5.001 € 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 5.000 € 7,00 € from 5.001 € 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 5.000 € 11,00 € from 5.001 € 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 5.000 € 7,00 € from 5.001 € 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 Bank through SEPA within SEPA zone	
	★ up to 2.000 €	7,50 €
★ from 2.001 € up to 5.000 €	11,00 €	
from 5.001 € up to 15.001 €	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 NBG (CY) & JCC	
	★ In euro within EU	0,00 €
	ATM of other Banks	
	★ In euro within EU	0,00 €
	In euro outside EU	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	Service not available	
Overrunning	Service not available	
Other services		
Provision of a cheque book	Service not available	

Return cheque due to inadequate balance	Service not available	
Currency exchange services	Debit card transaction in currency other than the account's currency (Rights for exchanging the currency of the card account)	3% on the transaction amount
	Where the transaction currency differs from the account currency, conversion commission is charged which is included in the fees of each service/operation.	
Copy of statement	Per Page	min. 3,00 € max. 30,00 €

Note: The charges for the services hereinabove marked with (★) are governed by the provisions which determine the reasonable fees applying to payment accounts with basic features as per Decrees Nos 488/2020, 489/2020 and 490/2020 issued by the Minister of Finance.

The Decrees Nos 488/2020, 489/2020 and 490/2020 determine that:

1. In case the aggregate amount of the fees (charges) applied to Basic Payment Accounts as regards the Services hereinbelow, reaches thirty-six Euro (€36) per calendar year, no further charges may be imposed regarding such services through to the end of the said calendar year:
 - A. Services enabling the performance of any transaction required for the opening, operation and closing of the Basic Payment Account;
 - B. Services enabling deposit of funds in Euro into a Basic Payment Account;
 - C. Services enabling cash withdrawals in Euro from a Basic Payment Account (within the European Union) at the Bank's counters or via ATMs; and
 - D. The execution of the payment transactions listed hereinbelow, in Euro, from or into a Basic Payment Account, within the European Union:
 - i. Direct Debits
 - ii. Payment transactions in Euro using cards, including payments using cards via the internet; and
 - iii. Credit transfers in Euro, including standing orders.

The following cases are excluded from the provisions hereinabove:

- Payment transactions regarding credit transfers that are over five thousand Euro (€5,000) per transaction, do not fall under the provisions of the said Decrees. Accordingly, the standard charges, as per the applicable Rates & Charges of our Bank, shall apply to such transactions. Furthermore, such charges shall not be included in the annual aggregate maximum limit of €36.
- In the event that within a calendar year the payment transactions volume regarding direct debits and credit transfers exceeds the aggregate limit of one hundred (100) transactions, standard charges shall apply to any transactions within the said year exceeding this limit, as

per the applicable Rates & Charges of our Bank. Any payment transactions whose transfer amount is over €5,000 are not included in the limit of the one hundred transactions.

The said Decrees also determine the following:

2. Recipients of Guaranteed Minimum Income (GMI) benefit from zero fees for:
 - 2.1. The services described in paragraphs A, B, C and sub-paragraph (ii) of paragraph D hereinabove.
 - 2.2. Zero fees for the services described in sub-paragraphs (i) and (iii) of paragraph D hereinabove, provided that the aggregate number of the transactions related to the said services is less than one hundred (100). The payment transactions regarding credit transfers exceeding the amount of €5,000 per transaction are excluded.

Please note that any Services besides the aforementioned services (i.e. credit transfer outside the European Union, irrespective of the amount), DO NOT fall under the provisions of the said Decrees and shall be charged as per the applicable “Rates for Core Banking Services” of our Bank.

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.