



Fee Information Document



Name of the account provider: National Bank of Greece (Cyprus) Ltd

Account name: Current account without limit in foreign currency

Date: 31/10/2018

- 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	Service not available	
Credit transfer NON SEPA	In Euro Branch	0,50% + postages expenses min. 10,00 €
	Internet Banking	0,35% min. 20,00 €
	In foreign currency from an account of a different currency Branch	0,50% min. 15,00 € + postages expenses min. 10,00 €
	Internet Banking	0,35% min. 22,00 €

	In foreign currency from an account of the same currency Branch 0,15% min. 15,00 € max.400 € + postages expenses min. 10,00 €
	Internet Banking 0,10% min.15,00 € max. 400 €
Standing order	To an account in the same currency Opening 6,00€ Execution – transfer within the Bank to a third party account up to 1.000 € 0,00 € over 1.000 € 2,00 €
Direct debit	Service not available
Cards and cash	
Cash withdrawal	Branch In Euro up to 35.000 € 0,5% min.5 € over 35.000 € 0,4% min. 175,00 € In foreign currency from an account of a different currency 1% min. 5,00 € In foreign currency from an account of the same currency up to 500 € 0,00 € over 500 € 0,25 %
Providing a debit card	Service not available
Providing a credit card	Service not available
Overdrafts and related services	
Overdraft	Service not available
Overrunning	11% on the running debit balance
Other services	
Provision of a cheque book	Service not available
Return cheque due to inadequate balance	Service not available

Currency exchange services	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: 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».

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.