



## Fee Information Document



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

**Account name: Current account without 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 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](http://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
<b>General account services</b>	
<b>Maintaining the account</b>	balance lower than 1.000 € (valid only for Demand Accounts)  0,10 € per transaction, min. 2,00 € / per trimester, max. 45,00 € / per trimester
<b>Payments (excluding cards)</b>	
<b>Credit transfer SEPA</b>	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 €
<b>Credit transfer NON SEPA</b>	In Euro Branch up to 2.000 € 7,50 € from 2.001 € up to 15.000 € 11,00 €

	<p>from 15.001 € up to 50.000 € 15,00 €  over 50.000 € 0,15% max.  400,00 € +  postages  expenses min.  10,00 €</p> <p>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 €</p> <p>In foreign currency  Branch 0,50%  min. 15,00 € +  postages  expenses  min. 10,00 €</p> <p>Internet Banking 0,35% min.  22,00 €</p>
<b>Standing order</b>	<p>Opening 6,00€</p> <p>Execution – transfer within the Bank  to a third party account  up to 1.000 € 0,00 €  over 1.000 € 2,00 €</p> <p>Execution - transfer to other Banks  through SEPA 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 €</p>
<b>Direct debit</b>	Execution 0,00€
<b>Cards and cash</b>	
<b>Cash withdrawal</b>	<p>Branch  In coins  up to 50 € 0,00 €  over 50 € 1%, min. 3,50 €</p> <p>ATM ETE &amp; JCC 0,00 €</p> <p>ATM of other Banks  In euro 2,50 €  In other currency 3,33% on the  withdrawal  amount,  min. 4,20 €</p> <p>Sale of banknotes in FC 1% min 5,00 €</p>
<b>Providing a debit card</b>	<p>Annual Subscription 5,00 €</p> <p>Issuance of PIN 0,00 €</p>

<b>Providing a credit card</b>	Service not available (Refer to the Fee Information Document for Credit Card).	
<b>Overdrafts and related services</b>		
<b>Overdraft</b>	Service not available	
<b>Overrunning</b>	11% on the running debit balance	
<b>Other services</b>		
<b>Provision of a cheque book</b>	Branch (50 cheques)	20,00€
	Internet banking (50 cheques)	16,00€
<b>Return cheque due to inadequate balance</b>	35,00 €	
<b>Currency exchange services</b>	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.	
<b>Copy of statement</b>	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**

<b>TERM</b>	<b>DEFINITION</b>
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.