



PANCRETA BANK ICOBALT

## FEES & CHARGES

VALID AS OF: 29.04.24

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### **General Notifications**

The present Fees & Charges table includes the basic fees and charges for standard transactions and products, which may be increased or reduced in special cases. For that reason, as well as for transactions not included in this table, it is recommended that you contact the Bank before any transaction.

The transaction terms included herein are subject to the regulatory framework as well as to the Bank's General Terms of Transactions as valid from time to time.

The Fees & Charges table is updated periodically.

Value dates are always expressed in Business Dates.

Where applicable, cut-off times, beyond which the order for execution of the Payment Transaction is deemed to have been received the next Business Day, are displayed. Maximum execution time since the order is received by the Bank, according to L.4537/2018 is also depicted.

All mail, telephone, facsimile charges or real costs (legal fees, correspondent banks' fees etc.), where applicable, are borne by the client.

Currency rates within the Eurozone are formed on a daily basis. Relative information is available either through exchange rate tables in the Bank's branches or by contacting the Bank.

For foreign exchange transactions, fees are calculated on the Euro equivalent of the transaction amount.

Information on fees and charges regarding any correspondent banks, which might be applicable to the beneficiary, are not available to the Bank. Therefore, the ordering client must always contact the beneficiary prior to a payment execution and arrange which party will bear subject costs.

## 1. DEPOSITS IN EURO AND FOREIGN CURRENCY

1.1 Cash Deposits				
TRANSACTION	FLAT or %	MINIMUM	MAXIMUM	VALUE DATE
EUR in EUR account	Free of charge	-	-	Same day
EUR in FCY account	Free of charge	-	-	EEA Currencies <sup>(1)</sup> : Same day Non-EEA Currencies: 2
FCY Banknotes (USD/GBP) in EUR account	Free of charge			4 days
FCY Banknotes (USD/GBP) in FCY account	Free of charge			4 days
1.2 Cash Withdrawals				
TRANSACTION	FLAT or %	MINIMUM	MAXIMUM	VALUE DATE
EUR from EUR account	Free of charge	-	-	Same day
EUR from FCY Account	Free of charge	-	-	Same day
FCY Banknotes (USD/GBP) from FCY account (LEGAL ENTITIES)	0,1%	-	-	Same day
FCY Banknotes (USD/GBP) from FCY account (INDIVIDUALS)	Free of charge	-	-	Same day
1.3 Transfers from/to Account within the Bank				
(through Branch or Pancreta Online in Euro)				
TRANSACTION	FLAT or %	MINIMUM	MAXIMUM	VALUE DATE
Between client accounts	Free of charge			Same day
To third parties				Same day
1.4 Management of Deposit Accounts				
TRANSACTION	FLAT or %	MINIMUM	MAXIMUM	VALUE DATE
Management of business current accounts (except public sector companies)	24€ / semester	-	-	-
Management of Payments Account	Free of charge	-	-	-
Reactivation of dormant/inactive account	Free of charge	-	-	-
Expenses for notice on inactive accounts before 20-year period elapses	Mail type	Ordinary	Registered	-
	Domestic	2€	€3	-
	Abroad	€4	€6	-
Account closure	Free of charge	-	-	-

### Notes

- EEA: European Economic Area. EEA links the EU member states and three EFTA states (Iceland, Liechtenstein, and Norway)

## 2. CHEQUES & VALUES FOR COLLECTION

### 2.1 PANCRETA BANK Cheques

TRANSACTION	FLAT or %	MINIMUM	MAXIMUM	VALUE DATE
Payment or deposit into an account	0	-	-	Same day
Cheque book issuance	0,5€ per item	-	-	-
Cheque cancellation	1€ per item (cancellation due to erroneous printing is exempted)	-	-	-
Cheque recall/stop payment due to lost/stolen cheque	20€ per item / input (per input of single item or series of cheque numbers)	-	-	-
Completion/deletion of detrimental to TIRESIAS S.A. upon approval of client request	50€	-	-	-
Management of unpaid cheque through DIASCHEQUE	4€/ cheque	-	12€	-
Cheque returned unpaid through DIASCHEQUE or BOG Clearing House	10€	-	-	-

### 2.2 Bank Cheques issued by PANCRETA BANK in Euro

#### 2.2.1 Issuance

TRANSACTION	FLAT or %	MINIMUM	MAXIMUM	VALUE DATE
To the order of the client by debiting client account	Free of charge	-	-	-
To the order of third parties by debiting client account (exceptionally by cash only for Bank clients and only to the order of Public Sector entities)	0,15%	10€	-	-
To the order of third parties by debiting a loan account	0,15%	10€	-	-
To the order of Public Sector (Tax Office, Customs and other Public Sector entities)	Free of charge	-	-	-
To the order of Municipalities and Social Security Funds	Free of charge	-	-	-

2.2 Bank Cheques issued by PANCRETA BANK in Euro				
2.2.1 Issuance				
TRANSACTION	FLAT or %	MINIMUM	MAXIMUM	VALUE DATE
2.2.2 Management				
Bank cheque deposit	Free of charge	-	-	Same day
Bank cheque payment	Free of charge	-	-	-
Stop Payment of lost/stolen bank cheque	20€	-	-	-

2.3 Other banks cheques				
2.3.1 Deposit				
TRANSACTION	FLAT or %	MINIMUM	MAXIMUM	VALUE DATE
Private cheques in Euro	0	-	-	3
Private cheques in Euro following approval of special value date	0,05%	-	-	Same day
	0,0375%			1
	0,025%			2
Bank cheques in Euro	-	-	-	1
Bank cheque payment (following approval of special value date)	0,20%	10		
Deposit of private & bank cheques issued by Greek banks in Foreign Currency	0,80%	14€	150€-	10
2.3.2 Management				
Certification of cheque returned unpaid at the order of our client (bearer)	20€	-	-	-
Cheque returned unpaid to client account	20€	-	-	-

2.4 Values for collection (Cheques/ Bills of Exhcange)			
TRANSACTION	FLAT or %	MINIMUM	MAXIMUM
2.4.1 Collection at the Bank (Incoming)			
Collection	0,80%	14€ / item	-

2.4 Values for collection (Cheques/ Bills of Exchange)			
TRANSACTION	FLAT or %	MINIMUM	MAXIMUM
Extension	20€	-	-
2.4.2 Collection to another bank (Outgoing)			
Collection	0,60%	8€/ item	-
Extension	3€	-	-
Returned unpaid	3€	-	-

2.5 Foreign Cheques (through Cash Letter service)			
Currency	Payment Country	Fee	Value Date
EUR <sup>(1)</sup>	Belgium	0,80% min 50 € max 150 € (per item)	30
	France		
	Germany		
	Italy		
	Luxembourg		
	United Kingdom		
	Portugal		
	Spain		
GBP	United Kingdom		
Cancellations, returns, unpaid: 50 €/item (1) Cheques with date of issuance prior to 60 days: additional fee 150 €/item			



### 3. PAYMENTS TO THIRD PARTIES/ STANDING INSTRUCTIONS

#### 3.1 Payments to Organizations & Companies

Please refer to Annex [“Payments to Organizations & Companies”](#)

#### 3.2 Standing Instructions from Pancreta Bank accounts

Between client accounts	Free of charge
To third party accounts within the Bank	Free of charge
To other bank account	According to Funds Transfers pricing (see <a href="#">4.1.1</a> )
Organizations and companies direct debit assignment (one-off fee)	5€

#### 3.3 Payment of credit cards to other banks

Credit card payment to another bank in Greece	Fee per payment channel	
	By debiting Client Account (through Branch)	Through e-banking (Pancreta Online)
	2€	1€

## 4. FUND TRANSFERS

### Credit Transfers

#### Notes / Terminology

1. Credit Transfer: The Payment Service for crediting the Recipients Payment Account with a Payment Transaction by order of the client (please also refer to the Bank's General Terms of Transactions).
2. European Economic Area (EEA): EEA links the EU member states and three EFTA states (Iceland, Liechtenstein, and Norway)
3. The above EEA countries as well as Great Britain, Switzerland and Monaco and other countries under European legislation participate in SEPA (Single Euro Payments Area)
4. SEPA Specifications: A Credit Transfer must fulfil the following specifications in order to be considered a SEPA Credit Transfer:
  - Payment order, Payer and Beneficiary account currency is Euro
  - Payer and Beneficiary accounts are in IBAN form
  - Type of charges is SHA
  - Payment order does not include any further instructions to the bank
  - Both Payer and Beneficiary banks are located in SEPA country members
5. Charge Types:
  - SHA (Payer bank charges are borne by payer and Beneficiary bank charges are borne by beneficiary). Any additional intermediary bank charges might be borne by beneficiary.
  - OUR (All charges are borne by the Payer)
  - BEN (All charges are borne by the Beneficiary) – only supported for Credit Transfers and/or currencies outside EEA
6. Cut - Off : For each particular Payment Transaction and / or depending on the instrument by which it is executed, a specific cut off time for the Bank's operations is set within the Business Day, beyond which the order for execution of the Payment Transaction is deemed to have been received the next Business Day.
7. SCT Inst: Instant priority Credit Transfer (Beneficiary's credit within 10 seconds). Valid only for SEPA Credit Transfers and up to the amounts depicted herein. Available 24/7/365.
8. Value date for SWIFT transfers abroad is 2 business days. For same day value a special pricing is applicable (see. [4.1.2.2](#))
9. An order is deemed incomplete when the necessary information for its execution is missing, such as (indicatively and not restrictively):
  - Beneficiary Bank BIC
  - Beneficiary IBAN for SEPA orders
10. Cancellation fee is collected in cases where the client requests the cancellation or amendment of a transaction already executed by the Bank. The Bank shall make every effort to execute the client's order for cancellation or amendment. The fee is collected regardless of the outcome. For every additional SWIFT message regarding the same case, the respective charge is collected (please refer to [4.3](#)). Any additional charges by other banks are also collected.

#### 4.1 Outgoing Credit Transfers

##### 4.1.1 To domestic and EEA banks under SEPA specifications

Total fee for outgoing transfers through e-banking (Pancreta Online)					
Amount range in EUR	Normal Priority				Instant Priority (SCT Instant-beneficiary credit in 10'', available 24/7/365)
	Flat	Cut-off	Account debit date	Value Date	
0-1.000	0€	14:00	Same day	1	0€
1.000,01-5.000	1€				1€
5.000,01-12.500	1€				1€
12.500,01-15.000	2€				2€
15.000,01-50.000	4€				4€
50.000,01-100.000	3€				Non Applicable
100.000,01-150.000	3,5€				
150.000,01+	7,5€				

Total fee for outgoing transfers through Branch Network					
Amount range in EUR	Normal Priority				Instant Priority (SCT Instant-beneficiary credit in 10'')
	Flat or %	Cut-off	Account debit date	Value Date	
0-1.000	4 €	14:00	Same day	1	4 €
1.000,01-5.000	4 €				4€
5.000,01-12,500	6 €				6€
12,500,01-15.000	0,1%, max 200€				0,1%
15.000,01-50.000	0,1%, max 200€				0,1%
50.000,01-100.000	0,1%, max 200€				Non Applicable
100.000,01-150.000	0,1%, max 200€				
150.000,01+	0,1%, max 200€				
<b>Fees charged to the payer (OUR):</b> For Outgoing Fund Transfers to domestic Banking Institutions with the option of OUR fees, you may be charged with an additional fee of the beneficiary's Bank.					

##### 4.1.2 Non-SEPA (Non European Economic Area (EEA) countries, European Economic Area (EEA) countries in foreign currency, payment of cheques issued by Pancreta Bank)\*

###### 4.1.2.1 GENERAL

Amount range in EUR or Foreign Currency equivalent	Flat or %	Cut-Off	Account debit date	Value Date
0-5.000	5€	14:00	Same day	2
5.000,01+	0,10% minimum 10€ maximum 200€			

###### 4.1.2.2 SAME DAY

0-5.000	5€	14:00	Same day	Same day
5.000,01+	0,10% minimum 10€ maximum 200€			

4.1.2.3 CHARGES OUR	
Amount range in EUR or Foreign Currency equivalent	Flat or %
0-5.000	15€
5.000,01+	0,20% min 25€ max 200€

\*Additional SWIFT charges 15€ (please refer to [4.3](#))

## 4.2 Incoming Credit Transfers

4.2.1 From domestic and EEA banks under SEPA specifications				
Amounts in €	Flat	Cut-Off	Account credit date	Value date
0-300	Free of charge	16:30*	Same day or transaction identification date	Same day
300,01-2.000	1€			
2.000,01-12.500	1€			
12.500,01-50.000	2 €			
50.000,01-100.000	3,5 €			
100.000,01-150.000	3,5 €			
150.000,01+	3,5 €			
*not valid for SCT Instant incoming payments				

4.2.2 From domestic or foreign banks through correspondent banks				
Amounts in €	Flat	Cut-Off	Account credit date	Value date
In addition to the above	5€	14:00	Same day, provided that the credit of the Bank's correspondent account has been acknowledged	Same day

4.3 Other Fund Transfers transactions	
TRANSACTION	FEE
Order cancellation/amendment (please see <a href="#">Notes/Terminology</a> )	15€
Confirmation/tracer/investigation)	15€
Incomplete orders ( <a href="#">please see Notes/Terminology</a> )	15€
SWIFT charges	15€

## 5. IMPORTS-EXPORTS-LETTERS OF GUARANTEE

### 5.1 Imports

**Note:** If the goods have already been received (securities) or are about to be received (advances) by the Bank's clients without its intervention and the client wishes to pay their value, then the pricing policy for Fund Transfers is applied (See Chapter [4.1.2 Non SEPA](#))

5.1.1 Settlement with Bills of lading <sup>(1), (2)</sup>				
TRANSACTION	FLAT or %	MINIMUM	MAXIMUM	SWIFT Charges
Cash Settlement	0,40%	45€	-	15€
Forward Settelement	0,40%	45€	-	6€
Payment of deferred liability (promissory note)	0,30%	24€	-	15€
Transfer of bills of lading to another Bank	0,30%	30€	-	-
Return of non settled bills of lading	0,30%	30€	-	-
Extension/amendment	15€	-	-	-
Protesting of bill of exchange/promissory note	Equivalent to protest costs			
Delivery of Loading Documents FREE OF PAYMENT	15€	-	-	-
Representative Commission Fees	5€/ item			

5.1.2 Letters of Credit				
TRANSACTION	FLAT or %	MINIMUM	MAXIMUM	SWIFT Charges
Issuance	0,25%	36€ <sup>(3)</sup>	-	45€
Attestation (per quarter)	0,20%	36€	-	-
Guarantee (per quarter)	1%	36€	-	-
Execution of forward settlement	0,20%	24€	-	-
Amendment	-	-	-	45€
Execution-Settlement	0,50%	45€	-	15€
Extension	15€	-	-	-
Cancellation <sup>(4)</sup>	45€	-	-	15€
Sample L/C <sup>(5)</sup>	35€	-	-	-

## 5.2 Exports

### 5.2.1 Securities for collection <sup>(1)</sup>

TRANSACTION	FLAT or %	MINIMUM	MAXIMUM	SWIFT Charges
Cash settlement against bills of lading	0,30%	35€	-	-
Forward settlement against bills of lading	0,40%	45€	-	-
Extension/amendment	15€	-	-	-
Securities returned unpaid from abroad	0,10%	20€	-	15€

### 5.2.2 Letters of Credit

TRANSACTION	FLAT or %	MINIMUM	MAXIMUM	SWIFT Charges
Announcement	0,10%	25€	-	-
Amendment	30€	-	-	-
Settlement/Execution	0,40%	45€	-	-
Cancellation/Non execution	30€	-	-	-
Transfer to another beneficiary	0,10%	20€	-	-
Pre-inspection of shipping documents <sup>(2)</sup>	40€	-	-	-
Confirmation (per quarter)	0,20%	30€	-	-
Transfer for execution to another bank	30€	-	-	-

## 5.3 Other Import-Export charges

Courier/mail (as the case may be)	Charges borne by the client
SWIFT messages	15€

### Notes on Import-Export fees & charges

#### I. Imports

- For same day payments, additional fee 0,1% is collected
- For payments with charge type OUR, additional charges are collected according to table [4.1.2](#)
- Additional stamp duty 1,2% in favour of the Greek State
- It is collected in case the client requests the cancellation or amendment of a transaction already executed by the Bank. The Bank shall make every effort to execute the client's order for cancellation or amendment. The fee is collected regardless of the outcome. For every additional SWIFT message regarding the same case, the respective charge is collected (please see 5.3). Any additional charges by other banks are also collected.
- Collected only in case the client requests the creation of a sample. If the client finally decides to issue the Letter of Credit, the comission is offset against the issuance fee.

#### II. Exports

- Additional SWIFT and courier/post charges are collected (please see [5.3](#))
- Fee is collected every time the shipping documents are presenting for pre-inspection.

5.4 Letters of Guarantee						
<i>All issuance fees are collected on a quarterly basis</i>	General pricing		Issuance of L/G against interest-bearing Cash Collateral account		Issuance of L/G for engineers or technical companies	
TRANSACTION	FLAT or %	MINIMUM	FLAT or %	MINIMUM	FLAT or %	MINIMUM
Issuance of A Class L/G (Participation in Tenders)	0,50%	30€	0,30%	24€	0,40%	24€
Issuance of B Class L/G (Good Performance of contracts)	0,90%	40€	0,50%	30€	0,70%	30€
Issuance of C Class L/G (Advance payments, payment of duties percentage, 10% retention, payment of goods)	1,25%	40€	0,90%	36€	1%	36€
Amendment/Extension E/E	50€					
Forfeiture of L/G issued by the Bank	50€					
Forfeiture of L/G issued by another Bank	100€					
L/Gs abroad	Issuance fee as C class plus SWIFT charges €45					

5.5 Other L/G expenses		
Mail	Ordinary	Registered
Domestic	2€	€3
Abroad	€4	€6
FAX / SWIFT	Domestic	Abroad
	€9	15€

## 6. INVESTMENT PRODUCTS

### 6.1 Third Party Mutual Funds Subscription fees

	€3.000--€100.000	€100.000,01--€250.000	€250.000,01+
Money Market Funds	0,25%	0,25%	0,25%
Bond Funds	1,75%	1,50%	1,40%
Balanced Funds	2,25%	2,00%	1,75%
Equity Funds	2,50%	2,25%	2,00%
HSBC World Selection 1&2 receive Bond Fund pricing, HSBC World Selection 3 receive Balanced Funds pricing, while HSBC World Selection 4&5 receive Equity Funds pricing			
HSBC Select and HSBC RIF have a maximum subscription fee of 2%			
Switching Fee within the same UCITS 1% (where available)			
HSBC Select & SRI Mutal Funds			
€25.000-€150.000		€150.000+	
2,00%		1,75%	
Redemption: free of charge			
Mutual Funds - Total Relationship Discount – Combined Balances of Deposits and Investments			
€250.000 - €500.000 - 10% Discount vs the Banks Price List			
€500.000 - €1.000.000 - 20% Discount vs the Banks Price List			
€1.000.000 και πάνω - 30% Discount vs the Banks Price List			

### 6.2 Greek Mutual Funds Subscription fees

	€3.000--€100.000	€100.000,01--€250.000	€250.000,01+
Money Market Funds	0,25%	0,25%	0,25%
Bond Funds	1,00%	0,75%	0,50%
Balanced Funds	1,25%	1,00%	0,75%
Equity Funds	1,50%	1,25%	1,00%

### 6.3 Bonds Purchase & Sale fees

Currency	Remaining duration to maturity	Fee (on Face Value)		
		€3.000--€100.000	€100.000,01--€250.000	€250.000,01+
All Currencies	Up to 3months	0,20%	0,15%	0,10%
	Up to 6months	0,30%	0,25%	0,15%
	Up to 1 year	0,40%	0,30%	0,20%
	Above 1 year	1,00%	0,75%	0,50%



6.4 Bonds Custody fees	
Greek T-Bills	Free of charge
Greek GGBs and other Issuers Bonds	0,15% on Face Value, plus VAT 24%

6.5 Portfolio Transfer Fee	
€50 per security (	

## 7. FINANCING

### 7.1 Business financing

#### 7.1.1 Credit rating assessment fees (new limit or renewal of existing limit)

Credit limit up to	Flat (Annually)
150.000,00€	€300
500.000,00€	€600
1.000.000,00€	€1.200
5.000.000,00€	€2.000
≥5.000.000,00€	€3.500

#### 7.1.2 Credit rating assessment fees- Products «Pancreta EASY BUSINESS»

Credit limit	Initial approval	Renewal
<b>Pancreta EASY BUSINESS - Revolving Working Capital against Cheques/Invoices</b>		
20.000,00- 50.000,00 €	€ 350	€ 300
50.000,01-150.000,00 €	€ 500	€ 450
150.000,01- 300.000,00 €	€ 600	€ 500
≥ 300.000,01 €	€ 750	€ 650
<b>Pancreta EASY BUSINESS - Revolving Working Capital Collateral-free</b>		
20.000,00- 50.000,00 €	€ 350	€ 300
50.000,01-100.000,00 €	€ 500	€ 450
<b>Pancreta EASY BUSINESS - Revolving Working Capital Asset-based</b>		
25.000,00- 50.000,00 €	€ 350	€ 300
50.000,01-150.000,00 €	€ 500	€ 450
150.000,01- 300.000,00 €	€ 600	€ 500
300.000,01 - 500.000,00 €	€ 750	€ 650
500.000,01- 1.000.000,00 €	€ 1.000	€ 850

Loan Amount	Initial approval	Re-assessment <sup>(1)</sup>
<b>Pancreta EASY BUSINESS - Business premises loan</b>		
10.000,00- 50.000,00 €	€ 350	€ 300
50.000,01-150.000,00 €	€ 500	€ 450
150.000,01- 300.000,00 €	€ 600	€ 500
≥ 300.000,01 €	€ 750	€ 650
<b>Pancreta EASY BUSINESS - Business equipment loan</b>		
10.000,00- 50.000,00 €	€ 350	€ 300
50.000,01-150.000,00 €	€ 500	€ 450
150.000,01- 300.000,00 €	€ 600	€ 500
≥ 300.000,01 €	€ 750	€ 650

<sup>(1)</sup> Note: The fees are calculated on the basis of the amortizing loan's balance at the time of re-assessment.

7.1.3 Other credit limit assessment fees				
TRANSACTION	FLAT or %		MINIMUM	MAXIMUM
Credit limit assessment (before expiry)	50% on credit rating assessment (depending on credit limit, see 7.1.1 above)		€300	€1.750
One-off amendment of approved limit	350€		-	-
Extraordinary funding (plus fees for one-off amendment of approval limit)	0,30% on extraordinary funding amount		-	-
Credit limit inactivity (annually)	0,30% on credit limit		-	-
Application assessment for "Green Loan of Photovoltaic Systems up to 500kW". (Expenses for legal and technical inspection are not included, please refer to <a href="#">Technical Inspection Fees</a> and <a href="#">Legal fees</a> )	1% on the loan amount		€1.500	-
VAT financing fee to cover the construction cost of photovoltaic systems up to 500kW	One-off €100 (collected upon first drawdown)			
Annual assessment/control of photovoltaic systems up to 500kW	€300			
Application assessment for loans guaranteed by Hellenic Development Bank-Innovation Guarantee Fund	0,5% on the loan amount		-	€1.200
Application assessment for loans through Hellenic Development Bank - Small Loans for agricultural entrepreneurship Fund	Applications up to €10.000	€150	-	-
	Applications from €10.000,01 to €25.000	€250		

7.1.4 Monitoring of uncollateralized facilities	
LIMIT	FLAT FEE (ANNUALLY)
Up to 50.000€	€75
50.000,01€ – 150.000,00€	€100
≥ 150.000,01€	€150

7.1.5 Other			
TRANSACTION	FLAT or %	MINIMUM	MAXIMUM
Pledging/assignment of contracts, project, certification requirements	0,80%	€100	-
Assignment of a contract for the sale of electricity with DAPEEP (former LAGIE) or DEDDIE (refers to financing of PV systems over 500kW)	0,5% on loan amount		
Pledging of Cheques & Bills of Exchange (per item)	0,80%	€20	-
Extension of Cheques & Bills of Exchange (per item)	20€		
PRIVILEGED CO OF GENERAL WAREHOUSES OF GREECE S.A. (PAEGAE) securities (on the estimated value of goods)			
- Pledging of goods based on PAEGAE securities	0,50%	€35	-
- Release of PAEGAE goods	0,50%	€29	-

7.1.5 Other			
TRANSACTION	FLAT or %	MINIMUM	MAXIMUM
Pledging of securities (shares)	0,50%	€75	-
Consensual suspension of auction (collection in advance)	150 €	-	-
Provision of a letter for expression of interest for participation in investment financing	0,20%	€200	€1200
Provision of letter of intent/approval of a bank loan for participation in ESPA & LEADER/OPAAX programmes	€150	-	-
Issuance of a Letter of Credit Capacity	0,30%	€50	€250
Transfer of a contract to another Bank	€800	-	-
Arrangement or Settlement of Debt	0,20%	€60	€1000
Expenses for information obtained from the TEIRESIAS system	€20	-	-
Expenses for information obtained from the TEIRESIAS system for issuers/addressees	€1,30 (per issuer/addressee)	-	-
Technical inspection expenses	<a href="#">According to Technical Inspection fees table</a>		

Expenses for Legal Due Diligence and registration of prenotation/mortgage	
Inspection of title deeds	86,80 €
<ul style="list-style-type: none"> <li>- V.A.T., currently 24%, is included</li> <li>- Travel expenses (€0,25/km) and other relative costs for attorney's transfer and accommodation, if needed, are borne by the borrower.</li> <li>- Expenses per single property inspected. They are collected prior to respective inspection and cannot be returned.</li> </ul>	
Registration of prenotation/mortgage expenses	370 €
<ul style="list-style-type: none"> <li>- For registration of prenotation on more than one pieces of property, cumulative increase of €80 on expenses.</li> <li>- V.A.T., currently 24%, is included</li> <li>- In exceptional cases different costs may be applicable, according to local Bar Associations pricelists.</li> <li>- Travel expenses (€0,25/km) and other relative costs for attorney's transfer and accommodation, if needed, are borne by the borrower.</li> <li>- Over expenses do not include charges paid to cadastre (0,775% on prenotation amount or 0,875% for prenotation registration to a Hellenic Cadastre office) and other expenses paid by the Bank as, indicatively and not restrictively, for application, summary and issuance of certificates for the transcription of property. All relevant expenses are borne by the borrower.</li> <li>- Subject expenses are paid by the borrower at the stage of loan agreement contract signature.</li> </ul>	
Other Legal Transactions on property	
Expenses of weight declaration at the cadastral offices <a href="#">(1)</a>	40 € per piece of property, per prenotation
Fixed fee for cadastre registration <a href="#">(1)</a>	€35 per right in the case of cadastral parcels, buildings, horizontal and vertical properties and €20 per right in the cases of supporting spaces.
Letter for redemption of mortgage prenotation	Fixed fee 70 €

#### Notes

1. Applicable only for property located in areas under cadastre registration

7.1.6 Bond Loans				
ISSUANCE OF COMMON BOND LOAN PROGRAMME	FLAT or %		MINIMUM	MAXIMUM
Issuance/arrangement (collected upon programme issuance)	Up to €1M	0,5% on total programme	€4.000	-
	Above €1M	0,5% minimum on total programme	-	
Management (Including fees for paying agent and bondholder agent). Collected initially upon programme issuance and then periodically (annually)	Up to €1M	0,2% on total programme	€1.000	-
	Above €1M	0,2% minimum on total programme	-	

## 7.2 Retail Financing

### 7.2.1 Personal/Consumer Loans <sup>(1)</sup>

One-off fee for processing loan application Solutions for You	Fixed fee € 180
One-off fee for processing loan application micro Solutions for You	Fixed fee € 90
One-off fee for processing loan application Proodos	Fixed fee € 180
One-off fee for processing loan application for collateralised Personal/Consumer Loan	Fixed fee € 100
Annual handling fee for renewal of overdraft facility (for individuals receiving their salaries through Pancreta Bank)	Fixed fee € 100

### 7.2.2 Housing Loans

Expenses for Oikia housing loan application evaluation	Free of charge
Expenses for “Spiti mou” housing programme	Free of charge
Expenses for application evaluation for the purchase – construction-renovation – repair of property	Free of charge
Expenses for application evaluation for purchase – construction-renovation – repair of property with cash collateral	Free of charge
Expenses for loan amendment (duration, collateral, interest)	Fixed fee €150

### 7.2.3 Expenses for Legal Due Diligence/Survey and Registration of prenotation/mortgage

Inspection of title deeds	€ 86,80
<ul style="list-style-type: none"> <li>- V.A.T., currently 24%, is included</li> <li>- Travel expenses (€0,25/km) and other relative costs for attorney’s transfer and accommodation, if needed, are borne by the borrower.</li> <li>- Expenses per single property inspected. They are collected prior to respective inspection and cannot be returned.</li> </ul>	
Registration of prenotation/mortgage expenses	€ 370
<ul style="list-style-type: none"> <li>- For registration of prenotation on more than one pieces of property, cumulative increase of €80 on expenses.</li> <li>- V.A.T., currently 24%, is included.</li> <li>- In exceptional cases different costs may be applicable, according to local Bar Associations pricelists.</li> <li>- Travel expenses (€0,25/km) and other relative costs for attorney’s transfer and accommodation, if needed, are borne by the borrower.</li> <li>- Over expenses do not include charges paid to cadastre (0,775% on prenotation amount or 0,875% for prenotation registration to a Hellenic Cadastre office) and other expenses paid by the Bank as, indicatively and not restrictively, for application, summary and issuance of certificates for the transcription of property. All relevant expenses are borne by the borrower.</li> <li>- Subject expenses are paid by the borrower at the stage of loan agreement contract signature.</li> </ul>	
Other Legal Transactions on property	
Expenses of weight declaration at the cadastral offices <sup>(2)</sup>	€ 40 per piece of property, per prenotation
Fixed fee for cadastre registration <sup>(2)</sup>	€ 35 per right in the case of cadastral parcels, buildings, horizontal and vertical properties and €20 per right in the cases of supporting spaces.
Letter for redemption of mortgage prenotation	Fixed fee € 70

#### Notes

- One-off fee for processing loan application is charged at disbursement. Annual fee for renewal of overdraft facility is charged at renewal.
- Applicable only for property located in areas under cadastre registration.

7.2.4 Technical Inspection Fees <sup>(1)</sup> (including V.A.T, currently 24%)	
<b>A. Oikia Housing Loan and collateralized Personal/Consumer Loans</b>	
Property valuation fees	€148,80
Working progress certification fees	€86,80
Budget adoption fees (by autopsy)	€124
Budget adoption fees (without autopsy)	€62
<b>B. Other housing loans</b>	
According to table <a href="#">Technical Inspection Fees</a>	
<b>Note</b> 1. Fees are charged by piece of property inspected. They are collected prior to respective inspection and cannot be returned. Travel expenses (€0,25/km) for any distance over 30 km from valuator's location as well as any other relative costs for transfer and accommodation, if needed, are borne by the borrower. In case of simultaneous valuation and budget adoption or working progress certification, the total cost shall be valuation fees plus €30. In case of multiple horizontal properties covered by the same valuation report, the fees shall be 100% for the first piece of property and thereafter: (a) 20% per piece of property of the same purpose as the main one, (b) 60% per piece of property of different purpose than the main one.	
<b>C. "Spiti mou" Housing Programme</b>	
Property valuation fees – Full valuation by Internal Autopsy Apartments or terraced houses including any ancillary spaces (storage places, parking spaces etc.) Detached houses including any ancillary spaces (storage places, parking spaces etc.)	€148,80
<b>Notes</b> 1. Travel expenses (€0,25/km) for any distance over 30 km from valuator's location as well as any other relative costs for transfer and accommodation, if needed, are borne by the borrower. 2. Fees are charged by piece of property inspected. They are collected prior to respective inspection and cannot be returned.	

**TECHNICAL INSPECTION FEES**

Including V.A.T., currently 24%

Where a percentage (%) is depicted, fees are calculated based on property's market value

A. Property Valuation Fees						
Property Type		Market Value	Full valuation	Re-valuation	Full valuation/ Re-valuation	Desktop Valuation/ Re-valuation
			Internal autopsy		External autopsy	
Housing	Horizontal properties <sup>1</sup>	Up to € 500.000	€ 148,80	€ 105,40	€ 93,00	€ 31,00
		Over € 500.000	€ 186,00	€ 124,00	€ 93,00	€ 62,00
	Detached properties <sup>2</sup>	Up to € 500.000	€ 186,00	€ 105,40	€ 93,00	€ 31,00
		Over € 500.000	€ 310,00	€ 248,00	€ 186,00	€ 62,00
Business	Horizontal properties <sup>3</sup>	Up to € 500.000	€ 148,80	€ 105,40	€ 93,00	€ 31,00
		Over € 500.000	€ 310,00	€ 248,00	€ 186,00	€ 62,00
	Detached properties <sup>4</sup>	Up to € 500.000	€ 186,00	€ 124,00	€ 93,00	€ 31,00
		From €500.000,01 to € 3M	€ 372,00	€ 186,00	€ 148,80	86,80 €
		Over € 3M	0,01%	0,010%	0,0085%	€ 105,40
Cadastral parcels	Plots of land	Up to € 500.000	€ 124,00	€ 105,40	€ 93,00	€ 31,00
		From € 500.000,01 to € 3M	€ 310,00	€ 248,00	€ 186,00	€ 62,00
		Over €3M	0,01%	0,010%	0,0085%	€ 105,40
	Agricultural parcels	Up to € 500.000	€ 124,00	€ 105,40	€ 93,00	€ 31,00
		From € 500.000,01 to €2M	€ 248,00	€ 210,80	€ 155,00	€ 62,00
		Over € 2M	0,01%	0,01%	0,0085%	€ 105,40
Touristic	Hotels – touristic units	Up to 500.000 €	€ 248,00	€ 210,80	€ 186,00	€ 62,00
		From € 500.000,01 to €3M	€372,00	€ 310,00	€ 272,80	€ 93,00
		Over €3M	0,0120%	0,0100%	0,0085%	0,0025%
Car stations		Capacity up to 100 places	€ 310,00	€ 248,00	€ 124,00	€ 62,00
		Capacity over 100 places	0,012%	0,01%	0,0085%	€ 111,60
Special property types		As per special agreement				

<sup>1</sup> Refers to: Apartments or terraced houses including any ancillary spaces (storage places, parking spaces etc.); Storage places connected to a housing property as stand-alone horizontal properties; Parking spaces connected to a housing property as stand-alone horizontal properties; Right to increase height

<sup>2</sup> Refers to: Detached houses including any ancillary spaces (storage places, parking spaces etc.); Housing blocks

<sup>3</sup> Refers to: Shops/Offices including any ancillary spaces (storage places, parking spaces etc.); Storage spaces or parking spaces connected to a business property as stand-alone horizontal properties; Right to increase height; Industrial/Craft trade properties (horizontal)

<sup>4</sup> Refers to: Office/Shop buildings; Mixed purpose buildings; Professional warehouses; Warehouse buildings; Industrial/Craft trade properties (detached); Greenhouses



<b>B. BUDGET ADOPTION FEES</b> <a href="#">[5]</a>			
Property Type	Budget Range	Budget Adoption by autopsy	Budget Adoption without autopsy
Housing	Up to € 500.000	€ 124,00	€ 62,00
	Over € 500.000	€ 161,20	€ 86,80
Business	Up to € 500.000	€ 124,00	€ 62,00
	Over € 500.000	€ 161,20	€ 86,80
Touristic	Up to € 500.000	€ 124,00	€ 62,00
	Over € 500.000	€ 186,00	€ 86,80
Car Stations	Up to € 500.000	€ 124,00	€ 62,00
	Over € 500.000	€ 161,20	€ 86,80
Special property types	Regardless of budget range	€ 161,20	€ 86,80

<b>C. Work Progress Certification</b> <a href="#">[5]</a>		
Property Type	Budget Range	Work Progress Certification
Housing	Up to € 1M	€ 86,80
	Over € 1M	€ 124,00
Business	Up to € 1M	€ 86,80
	Over € 1M	€ 124,00
Touristic	Up to € 1M	€ 99,20
	Over € 1M	€ 124,00
Car Stations	Up to 1M €	€ 99,20
	Over 1M €	€ 124,00
Special property types	Regardless of budget range	€ 124,00

#### Notes

- In cases where property under inspection is located over 30 km from valuator's location, the following additional expenses are borne by the borrower: (a) compensation 0,25 €/km; (b) any toll, ferry, ship or airplane expenses; (c) any accommodation expenses according to an agreement.
- In case of multiple horizontal properties covered by the same valuation report, the fees shall be 100% for the first piece of property and thereafter: (a) 20% per piece of property of the same purpose as the main one, (b) 60% per piece of property of different purpose than the main one.
- Attachments to main properties are included in the main horizontal property valuation fees
- Re-valuation fees depicted in the table above are applicable in cases where original valuator is involved. Otherwise (in case of different valuator), valuation fees apply. "Re-valuation" refers to a new valuation by the same valuator, given that there are no alterations in property or legislation for a period of two years and provided that no extraordinary situation has occurred to the local or broader real estate market.
- In case of simultaneous valuation and budget adoption or working progress certification, the total cost shall be valuation fees plus €30.
- Inspection Reports (free-text) for IFRS purposes are charged according to the above table plus €100 per Report.
- Inspection Reports (free-text) for Bayliff/ Court use are charged according to the above table plus €100 per Report.
- Court appearance expenses are fixed to 50,00 € per hour, max. total 150,00 €.
- Expenses for research/reproduction of documents through Urban Planning Commission are set to 60 € plus reproduction cost.
- At all cases, regardless of property/inspection type, the maximum expense amount per report is set to 2.500 € plus V.A.T., except for fees upon special agreement. These expenses do not include any travel or accommodation expenses.
- Amounts depicted in the above table are not applicable to special projects (e.g. massive valuations). In such cases fees are settled by special arrangement depending on the case.
- Expenses regarding E/M facilities are subject to special arrangement.
- Any other services not included in the table above are performed according to a special agreement.

## 8. CARDS

### Note

In case of a foreign currency transaction, its amount is converted into Euro by the International Organization (Visa, Mastercard), holder of the card sign, based on the reference rate used by the Organization as the case may be, on the date and time of the transaction clearance. Additional charges by the above mentioned Organizations for transactions in foreign exchange performed abroad may be applicable. Information regarding the exchange rates used by the Organizations, as valid from time to time, as well as the mechanisms used for calculation, are available at the Organizations web pages. Given the fact that exchange rates are constantly variable, the time lapse between the transaction in foreign currency and its clearance might lead to a different debit amount.

### 8.1 Debit Card Mastercard

#### 8.1.1 Issuance & management fees

TRANSACTION	FLAT or %	MINIMUM	MAXIMUM
Annual fee	Free of charge	-	-
Card & PIN re-issuance	Free of charge	-	-

#### 8.1.2 Transactions through Pancreta Bank ATMs with Pancreta Bank Mastercard Debit Card

TRANSACTION	FLAT or %	CUT-OFF	VALUE DATE
Cash deposits	Free of charge	14:30 (for non BNA ATMs with online deposit facility)	Same day
Cash withdrawals	Free of charge	-	-

#### 8.1.3 Transactions through other banks' ATMs with Pancreta Bank Mastercard Debit Card

TRANSACTION	FLAT or %	MINIMUM	MAXIMUM
Cash withdrawals from Pancreta Bank and co-operative banks' ATMs	Free of charge	-	-
Purchases in Greece or abroad	Free of charge	-	-
Cash withdrawals/balance inquiries from ATMs bearing the Mastercard sign in Greece and ATMs in <b>EEA (European Economic Area)</b> countries	Free of charge	Additional charges may arise from the ATM provider	
Conversion of transactions abroad in Euro	Free of charge		

**8.1.4 Transactions through Pancreta Bank ATMs using other banks' cards**

TRANSACTION	FLAT or %	MINIMUM	MAXIMUM
Cash withdrawals	1,50€	Additional costs may arise by issuing bank	
Other transactions (Balance inquiry, PIN change, PIN reactivation)	Free of charge		

**8.2 Credit Card MASTERCARD**
**8.2.1 Issuance & management fees**

TRANSACTION	FLAT or %		MINIMUM	MAXIMUM
Annual fee	Mastercard Standard	Free of charge	-	-
	Mastercard Gold	Free of charge		
Add-on card annual fee (per add-on card)	Mastercard Standard	Free of charge	-	-
	Mastercard Gold	Free of charge		
Issuance/re-issuance of statement	Free of charge		-	-
Card re-issuance (due to loss, damage, theft)	Free of charge		-	-
PIN issuance/ reissuance	Free of charge		-	-
Expenses for overdraft on credit limit	5% on the overdraft amount		-	50€

**8.2.2 Transactions**

TRANSACTION	FLAT or %	MINIMUM	MAXIMUM
Cash advance from Pancreta Bank ATM	Free of charge	-	-
Cash advance from ATM or counters of other banks in Greece or abroad	Free of charge*	-	-
Balance Enquiry from other banks' ATMs	Free of charge	-	-
PIN change from other banks' ATMs	Free of charge	-	-
Standing orders execution	Free of charge	-	-

\* Additional charges may arise from the ATM provider

## 9. MISCELLANEOUS FEES & CHARGES

9.1 Provision of Information			
TRANSACTION	FLAT or %	MINIMUM	MAXIMUM
<b>Copy of account statement</b>  In cases where a large amount of historical data is requested, the commission is agreed with the customer and depends on the issuance time required*	<ul style="list-style-type: none"> <li>• Free of charge for the past month</li> <li>• 5€ per account for statements from 19/11/2012</li> <li>• 10€ per account for statements older than 16/11/2012, with maximum 100€ per client request.</li> </ul>	-	100€
<b>Copy of teller voucher</b>  In cases where a large amount of historical data is requested, the commission is agreed with the customer and depends on the issuance time required*	<ul style="list-style-type: none"> <li>• 10€ per voucher for current fiscal year</li> <li>• 20€ per voucher for former fiscal years with maximum 150€ per client request and up to 10 vouchers.</li> </ul> More than 10 voucher copies are considered as a new request.	-	150€
<b>Copy of loan contract</b> (Cases pursuant to Law 3869/2010 and its amendments are exempted)  In cases where a large amount of historical data is requested, the commission is agreed with the customer and depends on the issuance time required*	<ul style="list-style-type: none"> <li>• 20€ for the main loan contract and</li> <li>• 10€ for any additional deed with a maximum of 150€ per main loan contract.</li> </ul>	-	150€
Copy of contract (debit card/POS)	20€	-	-
Personal assets enquiry	50€	-	-
* In these cases a written request is received from the customer. The fee is prepaid. No fee is collected for information requested by judicial or other authorities.			

9.2 Granting of letters			
TRANSACTION	FLAT or %	MINIMUM	MAXIMUM
To Chambers, Universities etc.	30€	-	-
Attestations to Certified Auditors	20€	-	-
Reference Letter	30€	-	-
Certification of interest on deposit earlier than the previous year	10€	-	-

9.2 Granting of letters			
TRANSACTION	FLAT or %	MINIMUM	MAXIMUM
Deposits balance Certification	20€ (free of charge for Asset and Fund- Source declaration "Pothen esches")	-	-
Loans Analysis	30€ (free of charge for Asset and Fund- Source declaration "Pothen esches" and in cases pursuant to Law 3869/2010 its amendments, statement of financial debts through gov.gr)	-	-

9.3 Cash orders			
TRANSACTION	FLAT or %	MINIMUM	MAXIMUM
Immediate cash order (extraordinary cash shipment)	Upon agreement (the fee is dependant on the distance between the order and the cash supply branch and on additional costs.	25€	-
Exchange of banknotes (Euro) only for Bank's clients	0,15%	5€	300€
Cashcount/exchange of coins (Euro) only for Bank's clients	0,90%	4€	150€

9.4 Lease of Safe Deposit Boxes					
TRANSACTION		FLAT or %		MINIMUM	MAXIMUM
Annual rent (plus VAT 24%)	Small	75€	-	-	
	Medium	100€			
	Large	150€			

9.5 Other					
TRANSACTION		FLAT or %		MINIMUM	MAXIMUM
<b>Expenses for processing writ of seizure of Individuals (found in the hands of the Bank)</b> (Collected as a lump sum from the seeing and only once for the same seizure)		Amount given ≤ 1.000€	50€	-	-
		Amount given ≥1000,01€	100€		
<b>File processing for loans</b>		• Cooperatives	0,50€ per charge	-	-
		• Businesses or personal enterprises <i>(mainly of the agriculture sector)</i>	0,80€ per charge		