

PRICING LIST
(Valid from 6/4/2012)

MARKETING DIVISION

WARNING :The current Price-List is subject to periodic review and is valid from the date mentioned above

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**PART A
INDIVIDUALS and FIRMS**

1 CREDIT TRANSFERS - MONEY REMITTANCE		PRICING		
		%	Minimum €	Maximum €
1.1	OUTGOING CREDIT TRANSFERS			
1.1.1	Transfer of funds in Euro inside EU			
	1. Between GBG Branches			
	General Bank client			
	with account debit	1,20‰	6,00 €	120,00 €
	with cash hand-over		20,00 €	150,00 €
	non client		NOT ALLOWED EXCEPT IF THEY OPEN AN ACCOUNT	
	2. From GBG Branch to another banks Branch			
	<u>STP with SHA option</u>			
	up to €1.000		flat fee 10 €	
	from €1.000 and up	2,00‰	15,00 €	300,00 €
	Note: For transfers up to € 50.000 SWIFT expenses are included			
	<u>STP with OUR option</u>			
	up to €1.000		flat fee 15€	
	from €1.000 and up	2,50‰	20,00 €	300,00 €
1.1.2	Transfer of funds in Euro outside EU		Extra charge 10€	
1.1.3	Transfer of funds or money remittance with SAME DAY VALUE		Extra charge 10€	
1.1.4	Transfer of funds to BANCA SOCIETE GENERALE ALBANIA		7,00 €	
	(with account debit and for amounts up to 12.500 €)			
1.2	INCOMING CREDIT TRANSFER			
	One off charge for incoming credit transfer of funds with SHA/BEN option			
	up to €12,500		4,00 €	
	from €12,500 up to €50.000		6,00 €	
	from €50,000		10,00 €	
1.3	MONEY REMITTANCE			
1.3.1	One off charge for outgoing money remittance up to 2.000 € in cash only for GENIKI Bank clients		20,00 €	
1.3.2	One off charge for incoming money remittance up to 2.000 € in cash		25,00 €	
1.4	ADDITIONAL CHARGES			
	Extra charge for non Straight Through Processing (Payment order which is not in compliance with the specifications of automated payment channels)		Extra charge 10€	
	SWIFT Cost (see Postage-Telecommunication Costs- Part 6 & sub category 6.3)			
1.5	Cancellation of Credit Transfers/Money Remittance		10,00 €	
1.6	One off charge for card payment of another greek bank			
	with account debit		2,00 €	
	with cash hand-over		3,50 €	
1.7	Loan TR		Free of charge	
	NOTES			
i.	Credit Transfer is a payment initiated by the payer. The payer sends a payment instruction to his payment service provider to transfer the funds to the payees payment account in the payees bank.			
ii	Money Remittance is a simple payment service that is usually based on cash provided by a payer to a payment service provider, which remits the corresponding amount to a payee or to another payment service provider acting on behalf of the payee.			
iii	Postage, telecommunication costs, etc that emerge from the transaction, to be collected in excess.			
iv	The fees are for Credit Cards of Banks that participate to the Diastransfer System except for Credit Cards of Hellenic Bank which are free and Millenium Bank 1,3€			

2	PAYMENTS & STANDING ORDERS (VAT 23% is collected)	PRICING		
		%	Minimum €	Maximum €
2.1	Payments of DEKO & other public sector payments DEH (Greek Electricity Cc * Payment/online * Standing order EYDAP (water supply Co) * Standing order VODAFONE * Payment/online Payments of Emergency economic contribution of natural persons, ETAK individuals Payments concerning date of apply earlier than the 25th of the month date of apply after the 25th day of the month Payments concerning periodical VAT declaration Payments concerning OAEE date of apply earlier than the 25th of the month date of apply after the 25th day of the month		0,80 € 0,40 € 0,40 € 1,00 € Free of charge Free of charge 10,00 € Free of charge Free of charge 10,00 €	
2.2	Standing Orders ALICO AIG LIFE, BMW AUSTRIA BANK, BOOKING COM, CDO PASO CARD, CITIBANK INTERNATIONAL VISA & MASTERCARD, OTE, COSMOTE, CYTA HELLAS, EMPORIKI RENT, EUROLEASE FLEET SERVICES, FORTHNET G4S SECURE SOLUTIONS SA, G4S TELEMATIX, GOOD YEAR, HELLAS POWER, HERTZ AUTOHELLAS, IATA CASS, ING GENERAL INSURANCE, ING ANONYMOUS INSURANCE COMPANY, INTERASCO, LEASPLAN, MICHELIN, PAYZONE HELLAS REVMAena, SFS HELLAS FINANCE LEASE & TRADE-BMW FS, SFS HELLAS FINANCE LEASE & TRADE SERFIN SPARTAN SECURITY, TELLAS, UNICEF, VIVODI, VOLKSWAGEN BANK, WWF HELLAS, ANONYMOUS ELLHNIKH ETAIRIA GENIKON ASFALION MINETTA LIFE, ATLANTIKI ENOSI ETHNIKI ASFALISTIKI , EPAGGELMATIKO TAMEIO ASFALISIS OIKONOMOLOGON (ETAO), TAMEIO EPAGGELMATIKIS ASFALISIS GEOTEXNIKON ect ACS COURIER, ACTION AID, CREDICOM CONSUMER FINANCE, ELPEDISON ΕΜΠΟΡΚΗ, FGA BANK, FGA CAPITAL HELLAS, GREENPEACE, GREEK ENVIRONMENTAL ENERGY NETWORK, HELLASFON NETWORKS, INTERNATIONAL LIFE GENERAL INSURANCE , MEDICINS SANS FRONTIERES, XAMOGELO TOY PAIDIOU INTERNATIONAL LIFE ΑΣΦΑΛΙΣΕΩΝ ΖΩΗΣ, MULTICHOICE NOVA, PIERRE FABRE HELLAS, SFS HELLAS FINANCE CONSUMER AE, TEC HELLAS, INTERNATIONAL UNION, THESSALIA GAS SUPPLY COMPANY, THESSALONIKI GAS SUPPLY COMPANY BRING'S SECURITY, EUROPEAN UNION INNSURANCE MINETTA, EUROPAIKI PISTY, HRON THERMOELEKTRIKI, POLICE COOPERATIVE ASSOCIATION IN ATTIKI, TOURISTIC COOPERATIVE ASSOCIATION OSE ect		Free of charge	
2.2.1	Water Supply and Sewerage Company Bills AGIOU NIKOLAOU CRETE, AIGIOY, ALEXANDROUPOLI, NORTH OF CHANIA PERFECTURE, ERETRIAS, THIRAS, KAVALA, KALYMNOY, KARDITSA, KASTORIA, KATERINI, CORFU, KORINTHOS LAMIA, LARISA, LEROU, LOYTRAKIOY, MESOLOGIOY, LESVOU, XYLOKASTROU, RODOY, SERRES, SPARTI, SYMI, TRIKALA, TRIPOLI ect		Free of charge	
2.3	Payments ACTION AID, CYTA HELLAS, DEMCO INSURANCE, G4S SECURE SOLUTIONS, G4S TELEMATIX, GENERALI HELLAS, GENERALI LIFE, GOOD YEAR, GREENPEACE, GROYPAMA PHOENIX, HELLAS POWER, IATA BSP, IATA CASS, ING GENERAL INSURANCE, ING LIFE MICHELIN, MY DIRECT INSURANCE, NET ONE, ON TELECOMS, REVMAena, SFS HELLAS FINANCE LEASE & TRADE FIREN, SFS HELLAS FINANCE SERFIN, SCROUTZ, TELLAS, VIVODI, VOLKSWAGEN BANK, ANONUMOUS GREEK INSURANCE COMPANY MINETTA ATLANTIC UNION AEGA, ETHNIKI ASFALISTIKI, ETHNIKI ASFALISTIKI EUELIKTI PLIROMI, EPAGGELMATIKO TAMEIO ASFALISIS OIKONOMOLOGON, ΠΑΣΟΚ, PLAISIO, TAMEIO EPAGGELMATIKIS ASFALISIS GEOTEXNIKON, TSAY ect ACS ATHENS, ACS COURIER, AIGAION INSURANCE, ALLIANZ, ARAG INSURANCE NOMIKI PROSTASIA, AXA GENERAL INSURANCE, AXA LIFE INSURANCE, BMW AUSTRIA BANK, BRINK'S SECURITY SERVICES, CHARTIS, COSMOTE, CREDICOM CONSUMER FINANCE ELPEDISON ΕΜΠΟΡΙΚΗ, ENERGA, FGA BANK, FGA CAPITAL, GREEK ENVIRONMENTAL ENERGY ETWORK, HELLASFONE NETWORKS, HELLAS POWER INTERAMERICAN LIFE INSURANCE, INTERAMERICAN DAMAGES, INTERAMERICAN CAR PROTECTION, INTERAMERICAN HEALTH GENERAL INSURANCE , INTERASCO, INTERNATIONAL LIFE GENERAL INSURANCE, INTERNATIONAL LIFE INSURANCE MULTICHOICE NOVA, ON TELECOMS, RILKEN, SFS HELLAS FINANCE CONSUMER, SPARTAN SECURITY, TEC HELLAS, VIVA ELECTRONICS ΕΠΕ, Α.Ε.Π.Ι, ARGOS NET, INTERNATIONAL UNION, NATIONAL TELECOMMUNICATION COMMITTEE, EPIMELITIRIO ACHAIAS ATTIKI GAS SUPPLY, THESSALIA GAS SUPPLY, THESSALONIKI GAS SUPPLY, THESSALONIKI WATER SUPPLY & SEWERAGE, EUROP INSURANCE MINETTA, EUROPAIKI PISTI, HRON THERMOELEKTRIKI, INDUSTRIAL PROPERTY ORGANIZATION, TSAY, YELOW PAGES ect		Free of charge	
2.3.1	Water Supply and Sewerage Company Bills AGIOU NIKOLAOU CRETE, AIGIOY, ALEXANDROUPOLI, NORTH OF CHANIA PERFECTURE, ERETRIA, THIRA, KAVALA, KALYMNOU, KARDITSA, KASTORIA, KATERINI, CORFU, KORINTHOS, LAMIA, LARISA, LEROS, LOUTRAKI, MESOLOGGI, LESVOS, XYLOKASTRO, RODOY SERRES, SPARTI, SIMI, TRIKALA, LARISA ect.		Free of charge	
2.4	Third party payments (yearly)		12,00 €	
2.5	Transfer amendment / cancellation of payments/standing orders		10,00 €	
2.6	One off Cost of Standing Order for Fund Transfer in GENIKI Bank account		5,00 €	

4	FOREIGN CURRENCY	PRICING		
		%	Minimum €	Maximum €
4.1	OUTGOING CREDIT TRANSFER IN FOREIGN CURRENCY			
4.1.1	STP with SHA/BEN option	3‰	15,00 €	300,00 €
4.1.2	STP with OUR option		as above plus €25	
4.2	INCOMING CREDIT TRANSFER IN FOREIGN CURRENCY One off charge for incoming credit transfer of funds with SHA/BEN option up to €12,500 from €12,500 up to €50.000 from €50,000		4,00 € 6,00 € 10,00 €	
4.3	ADDITIONAL CHARGES Extra charge for non Straight Through Processing (Payment order which is not in compliance with the specifications of automated payment channels)		extra 10€	
4.4.1	Bank check issue in foreign currency payable to self * by debiting principal's bank account * by cash payment- max amount 30 000€ payable to third party * by debiting principal's bank account * by cash payment- max amount 30 000€	3‰ 3‰ 3‰ 3‰	30,00 € 30,00 € 30,00 € 30,00 €	
4.4.2	Cash payment of checks in foreign currency (to be collected)	3‰	3,00 €	
4.4.3	Stop payment (after having declared lost or stolen)		30,00 €	
4.5	Foreign bank notes Buying bank notes Selling bank notes	5‰ 5‰	3,00 € 9,00 €	
4.6	Traveller's check Buying: Traveller's cheques	3‰	2,00 €	
4.7.1	Values for collection from / to abroad	3‰	15,00 €	
4.7.2	Unpaid check		20,00 €	
4.8	Intercessional services transfer of account balance from bank abroad for the opening of deposit account transfer of account balance from bank abroad and refund of the equivalent in Euro amount transfer of remittance in foreign currency to other bank (maximum commission collected € 1	5‰ 2‰	free of charge 20,00 € 20,00 €	
4.9	Withdrawal from foreign currency account	2‰	3,00 €	
4.10	Forward foreign currency transactions	7‰	44,00 €	
4.11	Commission on Foreign currency transactions	0,10%	6,00 €	50,00 €
NOTES				
A. Postage, telecommunication costs, SWIFT expenses, etc, that emerge from the transaction, to be collected in excess of the related charges.				
B. What is concerned Foreign currency transactions (4.11), commission is not collected:				
α. for withdrawals in Euro from accounts in Foreign currency				
β. for transactions of purchase or sale of foreign banknotes				
γ. for transactions concerning agent commission.				

5	OTHER SERVICES	Pricing	
		‰	€
5.1	Issue of Confirmations, Certificates, Letter of Introduction Confirmations for Certified Chartered Accountants Letter of Introduction for Public Services, Chambers, Universities Confirmations of stocks hold in pledge Issuance of lending letter		20€ - 50€ 60,00 € 30,00 € 300,00 €
5.2	Legalization of natural persons (heirs) For each heir For each bank account		15,00 € 60,00 €
5.3	Publications to Bank branches concerning: Abeyant heritage * to the web of branches * to a specific branch Loss of checks, bank books, certificate of deposits		120,00 € 30,00 € 40,00 €
5.4	Copy of list of transactions derived from bank's files Research of evidence within current year research of evidence beyond current year		30,00 € 60,00 €
5.5	Expenses for copies/information derived from the bank's files (per file)		50,00 €
5.6	Fees for Loan Integrity for Consumer, Mortgage and Financing loans		30,00 €
5.7	Hire of Safe Deposit Box		
5.7.1	Small size (annual lease)		50,00 €
5.7.2	Medium size (annual lease)		75,00 €
5.7.3	Big size (annual lease)		110,00 €
5.8	Lump sum paid as guarantee (to be collected at the date of hiring)		40,00 €
5.9	Key loss		150,00 €
5.10.1	One off Costs of Deposit to third party account		free of charge
5.10.2	One off Costs of Transfer to third party account		free of charge
5.11	Cost for e-PASS renewal (VAT is included)		1,80 €
NOTES			
A. The one-off charge for standing order for fund transfer will be collected with one off charge by the customer the first time the finalization			
B. The above safe deposit costs are charges with VAT			

6	POSTAGE - TELECOMMUNICATION COSTS	Pricing	
		€	
POSTAGE			
6.1	Mailing through ELTA (Hellenic Post Offices)		
	Inward mail	* common * registered or express * registered and express	1,50 € 3,00 € 4,50 €
	Outward mail		
	European countries	* common * registered or express * registered and express	2,50 € 4,00 € 5,00 €
	other countries	* common * registered or express * registered and express	3,00 € 4,50 € 6,00 €
	Mailing through courier		
	Inward mail through A.C.S		
	mailing within Attica		3,00 €
	mailing to the rest of the country		6,00 €
	Outward mail through D.H.L		prices of D.H.L +20%
TELECOMMUNICATION COSTS			
6.2	Phone call		
	Inward, other city		1,50 €
	Outward	European countries other countries	4,50 € 7,50 €
6.3	SWIFT transmission		
	Inward (message or payment order)		10,00 €
	Outward		15,00 €
	Letter of Credit opening	European countries other countries	30,00 € 36,00 €
6.4	Fax transmission		
	Inward	per page	1,00 €
	European countries	per page	2,00 €
	other countries	per page	3,50 €

PART B INDIVIDUALS		Pricing
7	DEPOSIT ACCOUNTS	€
7.1. Bank return (excerpt)		
	monthly	1,00 €
	weekly (charges per month)	9,00 €
	daily (charges per month)	25,00 €
7.2 Add-hoc historical statement up to 2 years (through RM-eportfolio)		
	<3months	free of charge
	From 4-24 months	10€ + 0,20€/per page for >1 page
	>24months	30€ + 0,20€/per page for >1 page
7.3 Transactions:		
7.3.1 GENIKI Bank card holders at ATM GENIKI Activity Charges (charges per month) through Geniki Bank ATMs		free of charge free of charge
7.3.2 GENIKI Bank card holders at ATM of other banks through other banks ATMs in and out of EC: withdrawals (maximum charge € 3.00) balance question		1,55€ + 0,5% 0,60 €
through other banks ATMs in Greece (DIAS) withdrawal	€ 10 - 110 € € 120 - 240 € withdrawal of amount ≥ € 250	1,55€ + 0,5% 1,20€ - 2€ 1,18 € 0,19 €
	balance question	
Notes		
A. The Activity Charges are implemented only on the Saving Accounts: Aplo Tamieftirio and Apodotiko Tamieftirio		
B. What is concerned the fee on transactions through other banks ATMs in and out of EC the third party expenses are included (other Banks and DIAS)		
8	CONSUMER CREDIT	Pricing
		€
8.1 Consumer Loans		
	Once off expenses for approval of loan	250,00 €
	Once off expenses for approval of loan without pre-notice	400,00 €
	Once off expenses for approval of loan with pre-notice	
8.2 Geniki open credit		
	Once off expenses for approval of loan	250,00 €
	Yearly expenses for increased management expenses coverage and for monitoring the relevant risk	150,00 €
* Real Legal and/ or Technical costs to be paid by the client. For details : please refer to the appendix Π5 page 15		
9	HOUSING CREDIT	Pricing
		€
9.1	Once off expenses for approval of loan (including case of new loan and incoming transfer of loan) *	800,00 €
9.2	Amendment of loan security conditions (including pre-notice restriction or alteration)*	300,00 €
9.3	Once off expenses for application processing in case of Pre-notice redeem after repayment of loan*	150,00 €
9.4	One -off expenses for application processing of transfer to another housing product	300,00 €
9.5	Loan transfer to other bank* (only legal expenses)	Real costs
* Real Legal and/ or Technical costs to be paid by the client. For details : please refer to the appendix Π5 page 15		

10 S G A M MUTUAL FUNDS						
	Subscription fees	Redemption fees	Transfer fees			
EQUITIES € ... up to € 9999,99 € 10.000 up to € 29.999,99 € 30.000 up to € 99.999,99 € 100.000 up to € 299.999,99 € 300.000 up to ...	2,50% 2,00% 1,50% 1,00% 0,75%	0,00%	0,00%			
INDEX € ... up to € 9999,99 € 10.000 up to € 29.999,99 € 30.000 up to € 99.999,99 € 100.000 up to € 299.999,99 € 300.000 up to ...	2,50% 2,00% 1,50% 1,00% 0,75%	0,00%	0,00%			
BOND € ... up to € 9999,99 € 10.000 up to € 29.999,99 € 30.000 up to € 299.999,99 € 300.000 up to ...	1,50% 1,00% 0,75% 0,50%	0,00%	0,00%			
MONEY MARKET	0,00%	0,00%	0,00%			
AGILEO P2 (SGAM AI) Minimum amount for subscription € 1.000 Saving plan: minimum deposit per month € 50	1,75% 1,00%	0,00% 0,00%	0,00% 0,00%			
CALYPSO FUND Minimum amount for subscription € 1.000	1,75%	0,00%	-			

Notes

- A. Subscription fees calculated per subscription and not according to total active position.
 B. The below days are increased by 1 working day, in the case that the designated time for submission of application is not achieved
 C. Date of NAV in subscription/ redemption for SGAM and AGILEO P2
 Next working day from request for subscription/ redemption (for requests submitted before 11:00 a.m)
 Date of title issuance (subscription) for SGAM and AGILEO P2
 Three working days from request for subscription (for requests submitted before 11:00 a.m)
 Date of amount credited in client account (redemption) for SGAM and AGILEO P2
 Three working days from request for subscription (for requests submitted before 11:00 a.m)

11 ALPHA TRUST MUTUAL FUNDS				
	Subscription fees	Redemption fees	Transfer fees	
EQUITIES € ... up to € 9999,99 € 10.000 up to € 29.999,99 € 30.000 up to € 99.999,99 € 100.000 up to € 299.999,99 € 300.000 up to ...	2,00% 1,50% 1,00% 0,50% 0,00%	1,00% (stay up to 2 years)	0,00%	
BALANCED € ... up to € 9999,99 € 10.000 up to € 29.999,99 € 30.000 up to € 99.999,99 € € 300.000 up to ...	1,25% 1,00% 0,50% 0,30% 0,00%	0,50% (stay more than 2 years)	0,00%	
BOND € ... up to € 9999,99 € 10.000 up to € 29.999,99 € 30.000 up to € 299.999,99 € 300.000 up to ...	0,75% 0,50% 0,20% 0,00%	1,00% (stay up to 90 days) 0,50% (stay more than 90 days)	0,00%	
MONEY MARKET	0,00%	1,00% (stay up to 30 days) 0,00% (stay more than 30 days)	0,00%	

NOTES

- A. Subscription fees for Strategic Bond Fund are the same with those for Balanced mutual funds and redemption fees the same with those of Bond
 B. No fees for redemption of Money Market mutual funds, irrespective of stay period, in case that the redeemed title is not the outcome of a transfer.
 Γ. New client transferring for first time from Money Market Domestic funds to another category of mutual funds is charged for the respective subscription fees.
 Δ. No fees are charged for redemption, subscription for transferring funds from GENIKI AEDAK to Alpha Trust or the opposite, under the condition that the credit account declared is the same with the one used for the subscription to the new mutual fund
 E. No fees for subscription to Saving Plan mutual funds in case that monthly deposits are paid through standing order.
 ΣΤ. No fees for redemption of Saving Plans that have stayed at least 6 years after client's first subscription.
 Ζ. Valeur for transfer to a new mutual fund: Domestic, the day after transaction date. External, 3 days after transaction date.
Money Market, same day
 Valeur for payment (redemption case): Equities, Balanced, Bond three days after date of redemption.
Money Market, the day after redemption date.

14 GUARANTEE LETTERS		Pricing	
		%	Minimum €
14.1	Participation bond To Bank of Greece, Customs, forwarding agencies (cases of interim)	7,5‰	60,00 €
		7,5‰	60,00 €
14.2	Good contractual performance bond duties, etc	12,5‰	80,00 €
		12,5‰	80,00 €
14.3	Collection of advance payment bond to EOT for tourist agency operating licence to Tax Offices, OPAP to Agricultural Bank of Greece for tobacco traders to DIDAGEP for subsidy discount	20‰	100,00 €
		7,5‰	45,00 €
		7,5‰	45,00 €
		1,5‰	30,00 €
		0,5‰	30,00 €
14.4	Issue of Credit Ability Letter		60,00 €
14.5	Guarantee Letter in foreign currency Participation bond Good contractual performance bond Collection of advance payment bond	12‰	80,00 €
		12,5‰	110,00 €
		20‰	150,00 €
14.6	Issue of Guarantee Letter against Guarantee Letter from abroad	7,5‰	90,00 €
14.7.1	Amendment of Guarantee Letter		45,00 €
		euro	60,00 €
		foreign currency	80,00 €
14.7.2	Amendment of Guarantee Letter		80,00 €
NOTES			
A.	Commission on Guarantee Letter to be collected per quarter. Commission on Guarantee Letter to Agricultural Bank of Greece for tobacco traders to be collected per month.		
B.	Commission on issuing Guarantee Letter in foreign currency is estimated on the equivalent in domestic currency amount determined by the selling price of specific foreign currency according to daily bulletin		
Γ.	Postage, telecommunication costs, SWIFT expenses, etc, that emerge from the transaction, to be collected in excess of the related charges.		

15 FACTORING		Pricing			
		VSB	Small	Medium	Large
15.1	One-off cost of testing and approval request lending	500,00 €	700,00 €	1.000,00 €	3.000,00 €
15.2	One-off cost of testing a specific request for renewal limit (changing discount rate debtor, a significant increase in levels discount)	300,00 €	400,00 €	600,00 €	1.500,00 €
15.3	One-off cost of testing the solvency of debtors (per debtor)	120 €			
15.4	Cost management requirements	1,5%			
15.5	Claims management costs per unit	20 €			
15.6	Cost reimbursement requirements (credit) due to cancellation, equalization, etc. discount (per piece)	20 €			

16	FINANCING	Pricing		
		Professionals & VSB	Small	Medium
16.1	Once off expenses for approval of loan (including case of new loan and incoming transfer of loan) * Financing account for Working Capital (euro or foreign exchange) for amounts until 50.000€ for amounts 50.001€-100.000€ for amounts between 100.001€ -150.000€ for amounts between 150.001€ -200.000€ for amounts between 200.001€ -500.000€ for amounts 500.000€ and up Loan for fixed assets, equipment (euro or foreign exchange) for amounts until 50.000€ for amounts between 50.001€ and up to 100.000€ for amounts between 100.001€ and up 150.000€ for amounts between 150.001€ and up 200.000€ for amounts between 200.001€ and up 500.000€ for amounts 500.000€ and up Working capital financing account Premium Sight Account		500,00 € 1.000,00 € 1.500,00 € 2.000,00 € 3.000,00 € 4.000,00 €	
			800,00 € 1.000,00 € 1.500,00 € 2.000,00 € 3.000,00 € 4.000,00 €	
		200,00 € 300,00 €	700,00 € 700,00 €	1.000,00 € 1.000,00 €
16.2	One off expenses for special customers requests	200,00 €	300,00 €	400,00 €
16.3	Annual cost of testing and approval of the request for renewal limit GENIKI Open Account/SMEs		160,00 €	
16.3.1	Quarterly overdraft management fees GENIKI Anoixtos Logariasmos with 3m recycling/Privileged sight account with overdraft and 3m recycling/VSB	40,00 €		
16.4	Annual expenses for approval of loan for amounts up to 50.000 € for amounts from 50.001 € -150.000 for amounts from 150.001 € and up	400,00 € 800,00 € 1.500,00 €	500,00 € 1.000,00 € 1.600,00 €	500,00 € 1.000,00 € 1.600,00 €
16.5	One off expenses for request of extension of duration of loan in foreign currency	250,00 €		
16.6	One off expenses for request of alteration of currency of loan granted in foreign currency	250,00 €		
16.7	Charge for assignment of invoices (charge per items)	0.8% (min 10€)		
16.8	Charge for assignment of certificate or contracts (charge per items) For actions invoiced For actions not invoiced	0.8% (min 50€, max 500€) 0.8% (min 75€, max 750€)		
16.9	Charge for time-expired loan adjustment request investigation	300,00 €		
16.10	Loan transfer to other bank	real costs		
16.11	One off cost of executing transfer orders from financial account (per transfer)	20,00 €	50,00 €	50,00 €
16.12	Costs Early Repayment or partial business loans	calculated based on contract		
16.13	One off expenses for organizing, administration, participation of bilateral bonds or syndicated medium term /bond loans	See Part 17.4 up to 17.8 Financing of Large Corporate		
* Real Legal and/ or Technical costs to be paid by the client. For details : please refer to the appendix Π5				

17	FINANCING OF LARGE CORPORATE	Pricing	
		‰	Minimum €
17.1	One off expenses of examining the renewal of the financing	2.500€-10.000€	
17.2	One off expenses for special customers requests	2.500€-10.000€	
17.3	Charge for time-expired loan adjustment request investigation	2.500€-10.000€	
17.4	One-off costs of organizing bilateral or medium-term bonds (in euro or foreign currency)	5.000€ -20.000€	
17.5	Annual administrative costs of bilateral or medium-term bonds (in euro or foreign currency)	2.000€ - 8.000€	
17.6	One-off costs of organizing syndicated medium-term bonds, or (in euro or foreign currency)	0,50%-1,00%	
17.7	Annual expenditure management syndicated medium-term or bond (in euro or foreign currency)	25.000€ -100.000€	
17.8	One-off costs of participating in a syndicated medium-term or bond issues (in euro or foreign currency)	0,20%-1,00%	
17.9	Cost of inaction on drawn credit amounts for each type	0,40%-1,00%	

18	IMPORTS	Pricing	
		%o	Minimum €
18.1.1	Values from abroad Documentary collection: * cash against documents * acceptance against documents Bill of Exchange, Promissory Letters, Bills for settlement Partial payments, open account negotiation Values -free of charges-	5%o 5%o plus €15 per title	40,00 € 40,00 €
18.1.2	Delivery of documents to other bank (maximum commission € 147)	3%o 3%o 2%o 2,5%o	30,00 € 30,00 € 18,00 € 30,00 €
18.2	Extension of value due date		12,00 €
18.3	Return of value	2%o	18,00 €
18.4.1	Letter of Credit / Advance Payment Order to abroad Opening Confirmation (Commission to be collected per quarter, at the beginning of each Guarantee: * for non covered Letter of Credit * for deferred payment Letter of Credit Settlement Amendment / Cancellation	2%o 2%o 11%o 11%o 5%o	30,00 € 24,00 € 44,00 € 44,00 € 44,00 €
18.4.2	Commission for advance payment (estimated upon the whole amount of advance)	5%o	27,00 € 40,00 €
18.5	Merchandise saving	3%o	44,00 €
18.6	Transfer of commercial agent commission In case that agent keeps account with our bank In case that agent does not keep account with our bank (No commission for amounts less than € 15)		1,50 € 3,00 €
NOTES			
A. Documents partly based upon Letter of Credit issuing and partly for negotiation by cash / acceptance, are to be treated as separate items. In that case commissions and charges are to be collected for each item.			
B. Whenever it is requested , correspondent bank commissions and charges are to be collected.			
Γ. In case that money tied up in deposit account as cover for Letter of Credit issue, commission 11 %o is to be collected.			
Δ. Opening a Letter of Credit, an amount of € 60 to be collected as cover against bank expenditures.			
E. Postage, telecommunication costs, SWIFT expenses, etc, that emerge from the transaction, to be collected in excess of the related charges.			

19	EXPORTS	Pricing	
		%o	Minimum €
19.1.1	Values to abroad Documentary collection * cash against documents * acceptance against documents Bill of Exchange, Promissory Letter, Bills for settlement Values free of payment	3%o 3%o plus €15 per title 2%o 2%o	24,00 € 24,00 € 18,00 € 16,00 €
19.1.2	Extension of value due date		12,00 €
19.1.3	Return of value	2%o	18,00 €
19.2.1	Letter of Credit / Advance Payment from abroad EE Countries Announcement Confirmation (Commission to be collected per quarter, at the beginning of Settlement Amendment / Cancellation Transfer to other beneficiary Other countries Announcement Confirmation (Commission to be collected per quarter, at the beginning of Settlement Amendment / Cancellation Transfer to other beneficiary	1%o 2%o 4%o 4%o 4%o 1%o 2%o 4%o 4%o 5%o	15,00 € 30,00 € 35,00 € 18,00 € 45,00 € 15,00 € 30,00 € 35,00 € 18,00 € 45,00 € 60,00 €
19.2.2	Triangular Letter of Credit		60,00 €
19.3.1	Issue of confirmation to Customs		30,00 €
19.3.2	Reimport due to sell inversion		60,00 €
19.3.3	Compensation of foreign exchange (plus commissions related to imports and exports)	4%o	45,00 €
19.4	Merchandise saving		30,00 €
NOTES			
A. No commission on announcement of L/C, in case that commission on confirmation of L/C has been collected			
B. Whenever it is requested , correspondent bank commissions and charges are to be collected.			
Γ. Postage, telecommunication costs, SWIFT expenses, etc, that emerge from the transaction, to be collected in excess of the related charges.			

Π5 TECHNICAL AND LEGAL FEES TO BE PAID BY THE CLIENT / Indicative Real costs calculation	Pricing
	€
A. LEGAL FEES	
Prepayment costs of legal controls for Mortgage loans	114 €
Prepayment costs of legal controls for Business loans	114 €
<u>PRE - NOTICE REGISTRATION</u>	
Lawyer's fees for property titles checking;	255 -372€
Lawyers' fees and expenses for presence at the court	40 - 50€
<u>PRE-NOTICE ALTERATION (INCLUDING EXCHANGE OF PRE-NOTATION)</u>	
Lawyer's fees for presence at the court for redeem of old pre-notice	130 €
Expenses for presence at the court for redeem of old pre-notice	40 - 50€
Lawyer's fees for property titles checking concerning the new property	255 -372€
Lawyers' fees and expenses for presence at the court for registration of new pre-notice	40-50€
<u>PRE-NOTICE DECISION ALTERATION (e.g. RESTRICTION)</u>	
Lawyers' fees for presence at the court	130 €
Expenses for presence at the court	40 - 50€
<u>REDEEM IN CASE OF REPAID LOAN</u>	
Lawyers' fees for presence at the court	130 €
Banks legal fees and expenses for presence at the court for the redeem	40 -50€
<u>PRE- NOTICE TRANSFER TO OR FROM ANOTHER BANK</u>	
Lawyers' fees for presence at the court for transfer to another bank	130 €
Lawyers' fees for presence at the court for transfer from another bank (title check not included)	130 €
Lawyers' expenses for presence at the court	40 - 50€
<u>MORTGAGE REGISTRY EXPENSES</u>	
The Mortgage Registry Expenses for prenotation are passed on to the client (approx: 0,775 % on the prenotation amount + 15 €)	
<u>COURT EXPENSES RELATED TO PAPERWORK MANAGEMENT</u>	
According to ministerial decisions, today valued at 16 € for rights plus other expenses based on the ministerial rule on Court Manager Expenses (2/39106/0022)	
B. TECHNICAL FEES	
Prices are valid throughout Greece and are inclusive of VAT. The charges are formed as below:	
MORTGAGE LOANS (the amounts are prepaid)	
* valuation/re-valuation	290 €
* project progress confirmation / budget evaluation	190 €
BUSINESS LOANS	
* valuation	
up to € 1.500.000	390 €
over € 1.500.000	690 €
* re-valuation	
up to € 1.500.000	290 €
over € 1.500.000	490 €
* project progress confirmation / budget evaluation	
first review	290 €
second review	290 €
budget evaluation without review	190 €
technical fees for presentation in court	290 €
The mentioned legal & technical expenses cover basic cases and could be increased in special cases (e.g. according to the complexity of the evaluation, the location of premises etc) after informing & receiving agreement of the customer. As far as the legal expenses are concerned, the above mentioned costs apply only for Athens & Thessaloniki. For the rest of Greece (except Athens & Thessaloniki) the local Bar Associations prices apply.	

Π6 SPECIAL PRICE LIST FOR MILITARY				
MUTUAL FUNDS	Subscription fees	Redemption fees		Transfer fees
S G A M				
EQUITY				
€ ... up to € 9999,99	1,85%			
€ 10.000 up to € 29.999,99	1,50%			
€ 30.000 up to € 99.999,99	1,10%	0,00%		0,00%
€ 100.000 up to € 299.999,99	0,75%			
€ 300.000 up to ...	0,55%			
INDEX				
€ ... up to € 9999,99	1,85%			
€ 10.000 up to € 29.999,99	1,50%			
€ 30.000 up to € 99.999,99	1,10%	0,00%		0,00%
€ 100.000 up to € 299.999,99	0,75%			
€ 300.000 up to ...	0,55%			
BOND				
€ ... up to € 9999,99	1,10%			
€ 10.000 up to € 29.999,99	0,75%			
€ 30.000 up to € 299.999,99	0,55%	0,00%		0,00%
€ 300.000 up to ...	0,35%			
MONEY MARKET	0,00%	0,00%		0,00%
AGILEO P2 (SGAM AI)				
Min amount € 1.000	1,30%	0,00%		0,00%
Depository program: min monthly payment € 50	0,75%			
ALPHA TRUST				
EQUITY				
€ ... up to € 9999,99	1,50%			0,00%
€ 10.000 up to € 29.999,99	1,10%			
€ 30.000 up to € 99.999,99	0,75%	0,75%		
€ 100.000 up to € 299.999,99	0,35%	(stay up to 2 years)		
€ 300.000 up to ...	0,00%			
MIKTO		0,35%		
€ ... up to € 9999,99	0,90%	(stay more than 2 years)		0,00%
€ 10.000 up to € 29.999,99	0,75%			
€ 30.000 up to € 99.999,99	0,35%			
€ 100.000 up to € 299.999,99	0,20%			
€ 300.000 up to ...	0,00%			
BOND		0,75%		
€ ... up to € 9999,99	0,55%	(stay up to 90 days)		0,00%
€ 10.000 up to € 29.999,99	0,35%			
€ 30.000 up to € 299.999,99	0,15%	0,35%		
€ 300.000 up to ...	0,00%	(stay more than 90 days)		
MONEY MARKET		0,75%		
	0,00%	(stay up to 30 days)		0,00%
		0,00%		
		(stay more than 30 days)		

Π7 PACKAGES - PAYROLL	Pricing €
<u>Pricing on obliging products</u>	
<u>Payroll</u> Payroll account 3PLUS Salary XTRA payroll Public sector	As it is
<u>Package privileges</u>	
<u>Standing orders for the payment of bills, credit cards and GENIKI Bank loans</u>	free of charge
<u>Credit cards Pricing</u>	
GENIKI VISA / Mastercard	free subscription for 2 years free subscription for the rest of the years for more than 4.000€ purchases If purchases are less than 4.000€ subscription fee 35€
Additional card	18 €
	free subscription for 2 years free subscription for the rest of the years for more than 6.000€ purchases If purchases are less than 6.000€ subscription fee 70€
Additional card	35 €
<u>Pricing on optional products</u>	
<u>Housing and consumer loans</u>	
<u>Housing Loans</u> One off expenses for approval of loan (including case of new loan & incoming transfer of loan)	(50% discount)
<u>Consumer loan</u> One off expenses for approval of loan without pre notice with pre notice	(50% discount) (50% discount)
GENIKI Fixed Consumer loan GENIKI Floating	1% reduce of rate 1% reduce of rate
<u>Bank Insurance Products</u>	
GENIKI Aneta	21,00€ per year
GENIKI Stirixi	
GENIKI Stirixi1	21,00€ per year
GENIKI Stirixi 3	31,00€ per year
GENIKI Stirixi 5	49,00€ per year
GENIKI Military Care Plan 1	60,00€ per year
GENIKI Military Care Plan 2	120,00€ per year
<u>Mutual Funds</u>	25% discount on the entry commission
<u>Hire of Safe Deposit Box</u>	(50% discount)

PACKAGE G-CLUB NEON	Specially designed for students	Pricing	
		€	
<u>Pricing on obliging products</u> Student Account GENIKI Neon Standing orders <u>Credit Cards</u> GENIKI VISA Neon		as it is free of charge Free Subscription	
<u>Pricing on optional products</u> <u>Bank Insurance Products</u> GENIKI Aneta		21,00€ per year	

Π8 -BANKING AND PHONE-BANKING PRICING	Pricing		
		€	€
One off expense for security device O.T.P		4,96 €	
CREDIT TRANSFERS			
i From GBG Branch to another banks Branch			
STP with SHA/BEN option			
Note: For transfers up to € 50.000 SWIFT expenses are included			
up to €1.000		€ 2	
from €1.001-€50.000	0.4‰	€ 3	€ 60
from €50.001 over	0.4‰ + €2	€ 5	€ 62
STP with OUR option			
up to €1.000		€ 3	
from €1.001-€50.000	0.5‰	€ 4	€ 60
from €50.001 over	0.5‰ + €2	€ 6	€ 62
ii Between GBG Accounts		free of charge	
Payments			
DEH		0,20 €	
EYDAP		0,30 €	
VODAFONE		0,20 €	
Payment of other Greek Bank's Credit Cards (through DIAS)		0,40 €	
e-PASS renewal points		0,39 €	
Payment of own GENIKI Bank Credit Cards			
Payment of third party GENIKI Bank Credit Cards			
Payment of Telephony Bills (OTE, TELLAS, Vivodi, Forthnet, ON-TELECOMS, CYTA HELLAS, COSMOTE)			
Tax Payment (VAT, Income Tax)			
Social Security Payments (IKA, TEBE, EMPORIKI CREDICOM, Interamerican odiki, Interamerican health, International life insurance, International general life insurance)			free of charge
Other Payments (BMWFS, FIREN, SERFIN, VWBANK, PLAISIO, Scrouz, Action Aid, Aegean Power, Energa)			
Public Sector (Attica gas supply company, Thessaloniki gas supply company, Thessalia gas supply company, Telos rithimisis authereton, Eidiko prostimo rithimisis authereton)			
Standing Order TELLAS, Vivodi, Forthnet		0,37€ per order	
Other standing orders through E-Banking			
(IATA BSP, IATA CASH, ACS, INTERASCO, GOODYEAR, ING ΕΛΛΗΝΙΚΗ ΑΝΩΝΥΜΗ ΑΣΦΑΛΙΣΤΙΚΗ ΕΤΑΙΡΙΑ ΖΩΗΣ, WWF, GENERALI LIFE, BMW GROUP HELLAS, GENERALI HELLAS, LEASPLAN, VOLKSWAGEN BANK, ΑΣΦΑΛΕΙΑΙ ΜΙΝΕΤΤΑ, ΔΕΥΑ ΡΟΔΟΥ, ΔΕΥΑ ΑΦΑΝΤΟΥ, ΔΕΥΑ ΚΑΛΥΜΝΟΥ, ΑΤΛΑΝΤΙΚΗ ΕΝΩΣΗ, ING ΑΝΩΝΥΜΗ ΕΤΑΙΡΙΑ ΓΕΝΙΚΩΝ ΑΣΦΑΛΕΙΩΝ, EUROLEASE FLEET SERVICES, OTE, OTE ΜΕΓΑΛΟΙ ΠΕΛΑΤΕΣ, HELLAS FINANCE SERFIN, HELLAS FINANCE FIREN, ΟΑΕΕ κλπ.)			free of charge
NOTES			
A. Other telecom and telegraph costs that result from the transactions will be added according to actual cos:			
B. For transactions with SHA, OUR option, the fee is held from the account of the sender. For transactions with BEN option, the fees are held from the amount transferred.			

Π10	Customers Complaints
1) Customers may express the complaint or problem they have, (a) in the Branch. It is recommended that he/she direct himself/herself to the Branch (β) on the phone, to 801 11 600 300 and 210 697 5000 (from mobile phone) (γ) through internet, to www.geniki.gr by filling the form.	
2) In case they are not satisfied with the reply, they may write to Customers Complaint Management Department of the Bank, filling in the FORM of COMPLAINT which is found in the Branch or sending it through mail at GENIKI BANK, Mesogion Ave. 109-111, 115 10, Athens or by Fax 210 697 5910. The specific department will give a reply within ten working days or it will inform on time about the time it will reply, if more than ten days time is needed.	
3) Within one month after the reply of the Department or after the deadline of one month without reply, customers may direct themselves to: Intermediary of Bank - Investments Services, address:Καραγιώργη Σερβίας 12-14, 105 62, Αθήνα, Tel.: 210 3376700	