



CREDIT CARDS WITH LIMIT				
MEMBERSHIP FEES	CARDHOLDER	ADDITIONAL CARDHOLDER	COMPANY	COMPANY CARDHOLDER
VISA CLASSIC	€8.50	FREE		
VISA AEL	€25	€25	FREE	€25
VISA APOLLON	€25	€25	FREE	€25
VISA OMONOIA CLUB	€25	€25	FREE	€25
MASTERCARD BLUE	€8.50	€8.50	FREE	€8.50
VISA GOLD	€42.50	€20	€25.50	€20
VISA PLATINUM	€85	€59.50	FREE	€85
VISA BUSINESS			€25.50	€20
AMERICAN EXPRESS GREEN	€50	FREE		
AMERICAN EXPRESS GOLD	€85	FREE		
AMERICAN EXPRESS GREEN BUSINESS			€34	€34
AMERICAN EXPRESS GOLD BUSINESS			€50	€50
AMERICAN EXPRESS BLUE *	€17	€17		
AMERICAN EXPRESS SUNMILES CLASSIC	€25.50	€25.50		
AMERICAN EXPRESS SUNMILES GOLD	€68	€68		
AMERICAN EXPRESS SUNMILES PLATINUM	€136	€136		
AMERICAN EXPRESS BUSINESS SUNMILES			FREE	€68
VISA ETEK			FREE	
BUDGET 12			FREE	
BUDGET 18			FREE	
BUDGET 24			FREE	
BUDGET 36			FREE	
MINIMUM PAYMENT OPTION				
FLEXIBLE INSTALLMENT (% ON THE BALANCE OF THE CREDIT CARD ACCOUNT)		5%, 8%, 10%,15%,20%,100% minimum amount €17		
FIXED INSTALLMENT (% ON THE LIMIT AMOUNT OF THE CREDIT CARD ACCOUNT):				
BUDGET 12		8.89%		
BUDGET 18		6.11%		
BUDGET 24		4.72%		
BUDGET 36		3.33%		
MASTERCARD BLUE		8.8%		
		Minimum amount €17		
CASH ADVANCE FEES		3.33% minimum amount €4.40		
SERVICE CHARGES & HANDLING FEES **				
CARD RE-ISSUE & CARD REPLACEMENT *** PIN REGENERATION CARD RE-ACTIVATION COPY OF TRANSACTION VOUCHER		€8.50		
COPY OF STATEMENT		€3.40		
CARDS WITH NO LIMIT				
MEMBERSHIP FEES				
INTERNET VISA			FREE	
AMERICAN EXPRESS POCKET MONEY			FREE	
VISA OMONOIA PREPAID / AEL PREPAID / APOLLON PREPAID			€10	
CASH ADVANCE FEES FOR ATM WITHDRAWALS FROM LOCAL BANKS				
VISA OMONOIA PREPAID / AEL PREPAID / APOLLON PREPAID			€2.70 for each transaction	
FEES THAT APPLY TO ALL KINDS OF CREDIT CARDS				
HANDLING FEES				
INTEREST RATE			12.5%	
APR			12.81%	
PENALTY FEES (ARREARS UP TO €20 WILL NOT BE CHARGED)			3%	
ADMINISTRATION LEVY ON FOREIGN TRANSACTIONS EXCEPT EUR & SEK			3%	

* EXTRA COST €9.50 APPLIES FOR OPTIONAL TRAVEL INSURANCE

** ABOVE CHARGES / FEES APPLY ALSO TO OMONOIA PREPAID CARD

*** ABOVE CHARGES / FEES DO NOT APPLY TO AMERICAN EXPRESS (GREEN, GOLD, GREEN BUSINESS, GOLD BUSINESS, BLUE, SUNMILES PLATINUM) AND VISA PLATINUM CARDS