

## TABLE OF COMMISSIONS AND CHARGES CONCERNING CREDIT CARDS

| MEMBERSHIP FEE   | CARDHOLDER | ADDITIONAL CARDHOLDER   | COMPANY | COMPANY CARDHOLDER |
|--|------------|-------------------------|---------|--------------------|
| <b>VISA</b>  |            |                         |         |                    |
| BUSINESS CARD  |            |                         | N/A     | €45                |
| VISA CLASSIC   | €8.50      | FREE                    |         |                    |
| VISA GOLD  | €42.50     | €20                     |         |                    |
| VISA PLATINUM  | €85        | €59.50                  |         |                    |
| WOMAN'S CARD CREDIT VISA <sup>(1)</sup>                      | €60        | €40                     |         |                    |
| CARD & FLY CLASSIC CREDIT VISA <sup>(1)</sup>                | €26        | €18                     | N/A     | €90                |
| CARD & FLY GOLD CREDIT VISA <sup>(1)</sup>                   | €70        | €52                     |         |                    |
| CARD & FLY PLATINUM CREDIT VISA <sup>(1)</sup>               | €140       | €90                     |         |                    |
| BUDGET12 / 18 / 24 / 36 <sup>(1)</sup>                       | FREE       | FREE                    | FREE    | FREE               |
| <b>AMERICAN EXPRESS</b>                                      |            |                         |         |                    |
| AMEX BLUE <sup>(2)</sup>                                     | €25.50     | €25.50                  |         |                    |
| AMEX GREEN   | €50        | FREE                    |         |                    |
| AMEX GOLD  | €85        | FREE                    |         |                    |
| AMEX GREEN CASHBACK  | €25.50     | €25.50                  |         |                    |
| AMEX GOLD CASHBACK   | €60        | €60                     |         |                    |
| AMEX PLATINUM CASHBACK                                       | €90        | €90                     |         |                    |
| AMEX GREEN ETEK  | €40        | FREE                    |         |                    |
| AMEX GREEN BUSINESS  |            |                         | N/A     | €68                |
| AMEX GOLD BUSINESS   |            |                         | N/A     | €90                |
| AMEX GOLD BUSINESS CASHBACK                                  |            |                         | N/A     | €60                |
| <b>MASTERCARD</b>  |            |                         |         |                    |
| MASTERCARD BLUE  | €8.50      | €8.50                   |         |                    |
| MASTERCARD CLASSIC   | €17.50     | €17.50                  |         |                    |
| MASTERCARD GOLD  | €45        | €22.50                  |         |                    |
| <b>FOOTBALL CLUB CARDS</b>                                   |            |                         |         |                    |
| AEL VISA   | €25        | €25                     | FREE    | €25                |
| APOLLON VISA   | €25        | €25                     | FREE    | €25                |
| OMONOIA VISA   | €25        | €25                     | FREE    | €25                |
| AEK VISA   | €25        | €25                     | FREE    | €25                |
| APOEL VISA   | €25        | €25                     | FREE    | €25                |
| ANORTHOSIS MASTERCARD  | €25        | €25                     | FREE    | €25                |
| <b>MINIMUM PAYMENT OPTION</b>                                |            |                         |         |                    |
| Fixed instalment (% on the limit amount of the credit card): |            | Minimum Amount €17      |         |                    |
| BUDGET 12  |            | 8.89%                   |         |                    |
| BUDGET 18  |            | 6.11%                   |         |                    |
| BUDGET 24  |            | 4.72%                   |         |                    |
| BUDGET 36  |            | 3.33%                   |         |                    |
| MASTERCARD BLUE  |            | 8.8%                    |         |                    |
| Cash advance fee worldwide                                   |            | 3.33% min. amount €4.40 |         |                    |
| <b>SERVICE CHARGES and HANDLING FEES</b>                     |            |                         |         |                    |
| Card re-issue <sup>(3)</sup>                                 |            | €8.50                   |         |                    |
| PIN Regeneration <sup>(3)</sup>                              |            | €8.50                   |         |                    |
| Copy of transaction  |            | €8.50                   |         |                    |
| Copy of statement  |            | €3.40                   |         |                    |
| Priority Pass  |            | €24 per person          |         |                    |

| HANDLING FEES  |            |
|--|------------|
| Interest Rate  | 10.5%      |
| Charges on arrears (Arrears up to €20 will not be charged) | 2% monthly |
| Handling Fee for non- EUR and SEK transactions             | 3%         |

**NOTES:**

- (1) This product is not offered to new customers.
- (2) For all AMEX BLUE cards, issued prior to 16/04/2014, the travel insurance benefit remains optional. The subscription fee for AMEX BLUE cardholders without travel insurance remains €17.
- (3) Above charges / fees do not apply to AMERICAN EXPRESS (BLUE, GREEN, GOLD, GREEN BUSINESS, GOLD BUSINESS, GREEN CASHBACK, GOLD CASHBACK, PLATINUM CASHBACK, GOLD BUSINESS CASHBACK) and VISA PLATINUM.

## TABLE OF COMMISSONS AND CHARGES CONCERNING DEBIT CARDS

| MEMBERSHIP FEE   | CARDHOLDER  | ADDITIONAL CARDHOLDER | COMPANY | COMPANY CARDHOLDER |
|--|---|-----------------------|---------|--------------------|
| <b>EURO</b>  |   |                       |         |                    |
| BUSINESS CARD  |   |                       | N/A     | €25                |
| VISA ELECTRON  | FREE  | FREE                  |         |                    |
| VISA CLASSIC   | FREE  | FREE                  |         |                    |
| VISA GOLD  | €42.50  | €20                   |         |                    |
| VISA PLATINUM  | €85   | €59.50                |         |                    |
| YOUTH CARD 18-25   | FREE  |                       |         |                    |
| STUDENT CARD   | FREE  |                       |         |                    |
| MASTERCARD CLASSIC   | FREE  | FREE                  |         |                    |
| MASTERCARD GOLD  | €45   | €22.50                |         |                    |
|  |   |                       |         |                    |
| <b>USD</b>   |   |                       |         |                    |
| BUSINESS CARD  |   |                       | N/A     | \$30               |
| VISA ELECTRON  | FREE  | FREE                  |         |                    |
| VISA CLASSIC   | \$20  | \$10                  |         |                    |
| VISA GOLD  | \$50  | \$25                  |         |                    |
| VISA PLATINUM  | \$100   | \$70                  |         |                    |
|  |   |                       |         |                    |
| <b>STG</b>   |   |                       |         |                    |
| BUSINESS CARD  |   |                       | N/A     | €20                |
| VISA ELECTRON  | FREE  | FREE                  |         |                    |
| VISA CLASSIC   | €10   | €5                    |         |                    |
| VISA GOLD  | €35   | €15                   |         |                    |
|  |   |                       |         |                    |
| <b>SEK</b>   |   |                       |         |                    |
| VISA ELECTRON  | FREE  | FREE                  | FREE    | FREE               |
| <b>SERVICE CHARGES and HANDLING FEES</b>                                     |   |                       |         |                    |
| Card re-issue (1)<br>PIN Regeneration (1)<br>Copy of transaction             | EUR8.50 / USD 10.00 / STG 7.00 / SEK 100.00                   |                       |         |                    |
| ATM withdrawal fee from BOC in Cyprus & JCC ATMs                             | FREE  |                       |         |                    |
| ATM withdrawal fee from other local Banks and worldwide for Euro and SEK (2) | EUR 2.70 / USD 3.50 / STG 2.30 / SEK 32.00                    |                       |         |                    |
| ATM withdrawal fee except Euro and SEK (2)                                   | 3.33% min. amount: EUR 4.40 / USD 5.70 / STG 3.70 / SEK 52.00 |                       |         |                    |
| Handling fees for non-euro and SEK transactions                              | 3%  |                       |         |                    |

**NOTES:**

- (1) Above charges / fees do not apply to VISA PLATINUM.  
(2) Above charges / fees do not apply to STUDENT, HAKKI, Youth card 18-25.

## TABLE OF COMMISSIONS AND CHARGES CONCERNING OTHER CARD PRODUCTS

| ΣΥΝΔΡΟΜΗ  |            |  |
|---|------------|--|
| <u>AMERICAN EXPRESS</u>   | CARDHOLDER | ADDITIONAL CARDHOLDER  |
| EVERYDAY CARD AMERICAN EXPRESS  | €15        | €15  |
| EVERYDAY e CARD AMERICAN EXPRESS  | €5         | N/A  |
| <u>CARDS WITH NO LIMIT</u>  |            |  |
| INTERNET VISA <sup>(1)</sup>  | FREE       | N/A  |
| AMERICAN EXPRESS POCKET MONEY <sup>(1)</sup>  | FREE       | N/A  |
| VISA OMONOIA PREPAID / AEL PREPAID / APOLLON PREPAID / AEK PREPAID/ APOEL PREPAID             | €10        | N/A  |
| PREPAID YELLOW / GREEN / PINK / DARK BLUE / LIGHT BLUE  | €5         | N/A  |
| SERVICE CHARGES and HANDLING FEES <sup>(2)</sup>  |            |  |
| Card re-issue<br>PIN Regeneration<br>Copy of transaction                                      |            | €8.50  |
| ATM withdrawal fee from BOC in Cyprus & JCC ATMs  |            | FREE   |
| ATM withdrawal fee from other local Banks and worldwide for Euro and SEK                      |            | EUR 2.70 / USD 3.50 / STG 2.30 / SEK 32.00                   |
| ATM withdrawal fee except Euro and SEK  |            | 3.33% min. amount: EUR 4.40 / USD 5.70 / STG 3.70/ SEK 52.00 |
| Handling fees for non-euro and SEK transactions   |            | 3%   |
| PREPAID YELLOW/GREEN/PINK/DARK BLUE/LIGHT BLUE / Prepaid Visa                                 |            | €5   |
| <ul style="list-style-type: none"> <li>• Card re-issue</li> <li>• PIN Regeneration</li> </ul> |            |  |

## NOTES:

(1) This product is not offered to new customers.

(2) Above charges / fees do not apply to INTERNET VISA &amp; AMERICAN EXPRESS POCKET MONEY.