

## TABLE OF COMMISSIONS AND CHARGES CONCERNING CREDIT CARDS

MEMBERSHIP FEE	CARDHOLDER	ADDITIONAL CARDHOLDER	COMPANY	COMPANY CARDHOLDER
<b>VISA</b>				
BUSINESS CARD				€45
VISA CLASSIC	€8.50	FREE	FREE <sup>(1)</sup>	FREE <sup>(1)</sup>
VISA GOLD	€42.50	€20	€25.50 <sup>(1)</sup>	€20 <sup>(1)</sup>
VISA PLATINUM	€85	€59.50	FREE <sup>(1)</sup>	€85 <sup>(1)</sup>
WOMAN'S CARD CREDIT VISA	€60	€40		
CARD & FLY CLASSIC CREDIT VISA	€26	€18		€90
CARD & FLY GOLD CREDIT VISA	€70	€52		
CARD & FLY PLATINUM CREDIT VISA	€140	€90		
BUDGET12 / 18 / 24 / 36 <sup>(10)</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 <sup>(3)</sup>	€25.50	€25.50		
AMEX GOLD CASHBACK <sup>(3)</sup>	€60	€60		
AMEX PLATINUM CASHBACK <sup>(8)</sup>	€90	€90		
AMEX SUNMILES CLASSIC <sup>(7)</sup>	€25.50	€25.50		
AMEX SUNMILES GOLD <sup>(7)</sup>	€68	€68		
AMEX SUNMILES PLATINUM <sup>(7)</sup>	€136	€136		
AMEX GREEN ETEK	€40	FREE <sup>(5)</sup>		
AMEX GREEN BUSINESS <sup>(9)</sup>			N/A	€68
AMEX GOLD BUSINESS <sup>(9)</sup>			N/A	€90
AMEX GREEN BUSINESS CASHBACK <sup>(4)</sup>			€30	FREE
AMEX GOLD BUSINESS CASHBACK <sup>(3)</sup>			FREE	€60
AMEX BUSINESS SUNMILES PLATINUM <sup>(7)</sup>			FREE	€68
<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
OMONIA 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>(6)</sup>		€8.50		
PIN Regeneration <sup>(6)</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) As of 8/1/2015 the product is not offered to new customers-companies.
- (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) For all existing cashback cardholders whose cards were issued up to 8/1/2015 the below membership fees will apply

PRODUCT	MEMBERSHIP FEE	
	CARDHOLDER/ COMPANY	ADDITIONAL CARDHOLDER/ COMPANY CARDHOLDER
AMEX GREEN CASHBACK	€30	FREE
AMEX GOLD CASHBACK	€50	FREE
AMEX GOLD BUSINESS CASHBACK	€50	FREE

These cardholders membership fees will be revised on 9/3/2015 as per the above Table of Commissions and Charges (see AMEX GREEN CASHBACK, AMEX GOLD CASHBACK, AMEX GOLD BUSINESS CASHBACK).

- (4) As of 7/1/2015 the product is not be offered to new customers.
- (5) If the additional cardholder is not a member of ETEK as well, then an AMEX GREEN card is issued.
- (6) Above charges / fees do not apply to AMERICAN EXPRESS (BLUE, GREEN, GOLD, GREEN BUSINESS, GOLD BUSINESS, SUNMILES PLATINUM, GREEN CASHBACK, GOLD CASHBACK, GREEN BUSINESS CASHBACK, GOLD BUSINESS CASHBACK) and VISA PLATINUM.
- (7) As of 9/1/2015 the product is not offered to new customers.
- (8) All AMEX SUNMILES PLATINUM cardholders will be migrated to this product. AMEX CASHBACK PLATINUM will be offered to new customers as of 1/4/2015.
- (9) For all existing cardholders whose cards were issued up to 10/2/2015 the below membership fees will apply

PRODUCT	MEMBERSHIP FEE	
	COMPANY	COMPANY CARDHOLDER
AMEX GREEN BUSINESS	€34	€34
AMEX GOLD BUSINESS	€50	€50

These cardholders membership fees will be revised on 1/5/2015 as per the above Table of Commissions and Charges (see AMEX GREEN BUSINESS, AMEX GOLD BUSINESS).

- (10) The product is not offered to new customers.

## TABLE OF COMMISSIONS AND CHARGES CONCERNING DEBIT CARDS

MEMBERSHIP FEE	CARDHOLDER	ADDITIONAL CARDHOLDER	COMPANY	COMPANY CARDHOLDER
<b>EURO</b>				
BUSINESS CARD				€25
VISA ELECTRON	FREE	FREE	FREE <sup>(1)</sup>	FREE <sup>(1)</sup>
VISA CLASSIC	FREE	FREE	FREE <sup>(1)</sup>	FREE <sup>(1)</sup>
VISA GOLD	€42.50	€20	€25.50 <sup>(1)</sup>	€20 <sup>(1)</sup>
VISA PLATINUM	€85	€59.50	ΔΩΡΕΑΝ <sup>(1)</sup>	€85 <sup>(1)</sup>
YOUTH CARD 18-25	FREE			
STUDENT CARD	FREE			
MASTERCARD CLASSIC	FREE	FREE		
MASTERCARD GOLD	€45	€22.50		
<b>USD</b>				
BUSINESS CARD				\$30
VISA ELECTRON	FREE	FREE	FREE <sup>(1)</sup>	FREE <sup>(1)</sup>
VISA CLASSIC	\$20	\$10	\$10 <sup>(1)</sup>	\$10 <sup>(1)</sup>
VISA GOLD	\$50	\$25	\$30 <sup>(1)</sup>	\$25 <sup>(1)</sup>
VISA PLATINUM	\$100	\$70	FREE <sup>(1)</sup>	\$100 <sup>(1)</sup>
<b>STG</b>				
BUSINESS CARD				£20
VISA ELECTRON	FREE	FREE	FREE <sup>(1)</sup>	FREE <sup>(1)</sup>
VISA CLASSIC	£10	£5	£5 <sup>(1)</sup>	£5 <sup>(1)</sup>
VISA GOLD	£35	£15	£20 <sup>(1)</sup>	£15 <sup>(1)</sup>
<b>SEK</b>				
VISA ELECTRON	FREE	FREE	FREE	FREE
<b>SERVICE CHARGES and HANDLING FEES</b>				
Card re-issue (2) PIN Regeneration (2) 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 (3)	EUR 2.70 / USD 3.50 / STG 2.30 / SEK 32.00			
ATM withdrawal fee except Euro and SEK (3)	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) As of 8/1/2015 the product is not offered to new customers-companies.  
(2) Above charges / fees do not apply to VISA PLATINUM.  
(3) Above charges / fees do not apply to STUDENT, HAKKI, Youth card 18-25.

## TABLE OF COMMISSIONS AND CHARGES CONCERNING OTHER CARD PRODUCTS

ΣΥΝΑΠΟΜΗ		
<b>AMERICAN EXPRESS</b>	<b>CARDHOLDER</b>	<b>ADDITIONAL CARDHOLDER</b>
EVERYDAY CARD AMERICAN EXPRESS	€15	€15
EVERYDAY e CARD AMERICAN EXPRESS	€5	N/A
<b>CARDS WITH NO LIMIT</b>		
INTERNET VISA <sup>(1)</sup>	FREE	N/A
AMERICAN EXPRESS POCKET MONEY	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
<b>SERVICE CHARGES and HANDLING FEES <sup>(2)</sup></b>		
Card re-issue PIN Regeneration 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  • Card re-issue • PIN Regeneration	€5	

**NOTES:**

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

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