

TABLE OF COMMISSIONS AND CHARGES CONCERNING CREDIT CARDS

MEMBERSHIP FEE	CARDHOLDER	ADDITIONAL CARDHOLDER	COMPANY	COMPANY CARDHOLDER
VISA				
BUSINESS CARD			N/A	€45
VISA CLASSIC	€8.50	FREE	FREE ⁽¹⁾	FREE ⁽¹⁾
VISA GOLD	€42.50	€20	€25.50 ⁽¹⁾	€20 ⁽¹⁾
VISA PLATINUM	€85	€59.50	FREE ⁽¹⁾	€85 ⁽¹⁾
WOMAN'S CARD CREDIT VISA	€60	€40		
CARD & FLY CLASSIC CREDIT VISA	€26	€18	N/A	€90
CARD & FLY GOLD CREDIT VISA	€70	€52		
CARD & FLY PLATINUM CREDIT VISA	€140	€90		
BUDGET12 / 18 / 24 / 36 ⁽²⁾	FREE	FREE	FREE	FREE
AMERICAN EXPRESS				
AMEX BLUE ⁽³⁾	€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 ⁽⁴⁾	€90	€90		
AMEX GREEN ETEK	€40	FREE ⁽⁵⁾		
AMEX GREEN BUSINESS ⁽⁵⁾			N/A	€68
AMEX GOLD BUSINESS ⁽⁵⁾			N/A	€90
AMEX GOLD BUSINESS CASHBACK			N/A	€60
MASTERCARD				
MASTERCARD BLUE	€8.50	€8.50		
MASTERCARD CLASSIC	€17.50	€17.50		
MASTERCARD GOLD	€45	€22.50		
FOOTBALL CLUB CARDS				
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
MINIMUM PAYMENT OPTION				
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		
SERVICE CHARGES and HANDLING FEES				
Card re-issue ⁽⁶⁾		€8.50		
PIN Regeneration ⁽⁶⁾		€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) This product is not offered to new customers.
- (3) 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.
- (4) AMEX CASHBACK PLATINUM will be offered to new customers as of 1/5/2015. All AMEX SUNMILES PLATINUM cardholders were migrated to this product.
- (5) 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 28/4/2015 as per the above Table of Commissions and Charges (see AMEX GREEN BUSINESS, AMEX GOLD BUSINESS).

- (6) 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 COMMISSIONS AND CHARGES CONCERNING DEBIT CARDS

MEMBERSHIP FEE	CARDHOLDER	ADDITIONAL CARDHOLDER	COMPANY	COMPANY CARDHOLDER
EURO				
BUSINESS CARD			N/A	€25
VISA ELECTRON	FREE	FREE	FREE ⁽¹⁾	FREE ⁽¹⁾
VISA CLASSIC	FREE	FREE	FREE ⁽¹⁾	FREE ⁽¹⁾
VISA GOLD	€42.50	€20	€25.50 ⁽¹⁾	€20 ⁽¹⁾
VISA PLATINUM	€85	€59.50	ΔΩΡΕΑΝ ⁽¹⁾	€85 ⁽¹⁾
YOUTH CARD 18-25	FREE			
STUDENT CARD	FREE			
MASTERCARD CLASSIC	FREE	FREE		
MASTERCARD GOLD	€45	€22.50		
USD				
BUSINESS CARD			N/A	\$30
VISA ELECTRON	FREE	FREE	FREE ⁽¹⁾	FREE ⁽¹⁾
VISA CLASSIC	\$20	\$10	\$10 ⁽¹⁾	\$10 ⁽¹⁾
VISA GOLD	\$50	\$25	\$30 ⁽¹⁾	\$25 ⁽¹⁾
VISA PLATINUM	\$100	\$70	FREE ⁽¹⁾	\$100 ⁽¹⁾
STG				
BUSINESS CARD			N/A	€20
VISA ELECTRON	FREE	FREE	FREE ⁽¹⁾	FREE ⁽¹⁾
VISA CLASSIC	€10	€5	€5 ⁽¹⁾	€5 ⁽¹⁾
VISA GOLD	€35	€15	€20 ⁽¹⁾	€15 ⁽¹⁾
SEK				
VISA ELECTRON	FREE	FREE	FREE	FREE
SERVICE CHARGES and HANDLING FEES				
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

ΣΥΝΔΡΟΜΗ		
AMERICAN EXPRESS	CARDHOLDER	ADDITIONAL CARDHOLDER
EVERYDAY CARD AMERICAN EXPRESS	€15	€15
EVERYDAY e CARD AMERICAN EXPRESS	€5	N/A
CARDS WITH NO LIMIT		
INTERNET VISA ⁽¹⁾	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
SERVICE CHARGES and HANDLING FEES ⁽²⁾		
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 & AMERICAN EXPRESS POCKET MONEY.