

TABLE OF COMMISSIONS & CHARGES CONCERNING CREDIT CARDS

| CREDIT CARDS WITH LIMIT | | | | |
|---|------------|---|---------|--------------------|
| MEMBERSHIP FEES | CARDHOLDER | ADDITIONAL CARDHOLDER | COMPANY | COMPANY CARDHOLDER |
| VISA CLASSIC | €8.50 | FREE | | |
| VISA SALAMINA | €17 | €17 | | |
| VISA APOLLON | €17 | €17 | | |
| VISA OMOMOIA 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 OMOMOIA PREPAID | | €10 | | |
| CASH ADVANCE FEES FOR ATM WITHDRAWALS FROM LOCAL BANKS | | | | |
| VISA OMOMOIA PREPAID | | €2.70 for each transaction | | |
| CHARGED CARDS - MONTHLY FULL SETTLEMENT | | | | |
| DINERS CLUB | CARDHOLDER | ADDITIONAL CARDHOLDER | COMPANY | COMPANY CARDHOLDER |
| MEMBERSHIP FEES | €25.50 | €8.50 | €17 | €8.50 |
| CASH ADVANCE FEES | | 4% | | |
| SERVICE CHARGES & HANDLING | | | | |
| CARD RE-ISSUE & CARD REPLACEMENT CARD RE-ACTIVATION COPY OF TRANSACTION VOUCHER | | €8.50 | | |
| COPY OF STATEMENT | | €3.40 | | |
| 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 €8.50 APPLIES FOR OPTIONAL TRAVEL INSURANCE

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

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