

Charges of Hellenic Bank Cards  
Table A (an integral part of the Terms and Conditions of Use of the Hellenic Bank Cards)

The various charges and financial information which apply to the Hellenic Bank cards are displayed hereinbelow. The Bank will have the absolute right, at its discretion, to change the annual interest rate and the below-mentioned charges upon notification of the Cardholder by any means the Bank deems appropriate.

CARD TYPE	ANNUAL INTEREST RATE <sup>3</sup>	MINIMUM MONTHLY INSTALLMENT <sup>4</sup>	CHARGES ON ARREARS	CASH WITHDRAWAL CHARGES <sup>5</sup>		ANNUAL SUBSCRIPTION		ANNUAL PERCENTAGE RATE (APR) <sup>6</sup>	CHARGES ON EXCESS OF LIMIT	ADMINISTRATIVE FEES PER LETTER ON OVERDUE INSTALMENTS	CHEQUE HANDLING CHARGES	TRANSFER CHARGES	RE-ISSUE CARD/PIN CHARGES	STATEMENT REPRINT CHARGES	HANDLING CHARGES <sup>2</sup> EXCEPT THOSE IN EURO AND SWEDISH CROWNS
				WITHDRAWALS IN EURO AND SWEDISH CROWNS	WITHDRAWALS IN ANY OTHER CURRENCY	MAIN CARD	SUPPLEMENTARY CARD								
<b>DEBIT CARDS VISA</b>															
HELLENICARD LINK ELECTRON IN EURO	0	0	0	Zero at Hellenic Bank's ATMs and over the counter and at JCC's ATMs and €2,50/ £1,46 at the ATMs and counters of other banks	3,33% on amount (minimum charge €4,20/ £2,46) Especially in Russia 2% on amount with minimum charge €4,20/ £2,46	0	0	0	0	0	0	0	€9,50/ £4,97	0	2,90% on transaction amount
HELLENICARD LINK ELECTRON IN USD	0	0	0	Zero at Hellenic Bank's ATMs and over the counter and at JCC's ATMs and \$4 at the ATMs and counters of other banks	3,33% on amount (minimum charge \$6) Especially in Russia 2% on amount with minimum charge \$6	0	0	0	0	0	0	0	\$10	0	2,90% on transaction amount
STUDENT CARD LINK ELECTRON IN EURO	0	0	0	Zero at Hellenic Bank's ATMs and over the counter and at JCC's ATMs and €2,50/ £1,46 at the ATMs and counters of other banks in Cyprus	Zero at ATMs and counters abroad in all currencies including Euro and Swedish Crowns	0	0	0	0	0	0	0	€9,50/ £4,97	0	2,90% on transaction amount
HELLENICARD LINK IN EURO	0	0	0	Zero at Hellenic Bank's ATMs and over the counter and at JCC's ATMs and €2,50/ £1,46 at the ATMs and counters of other banks	3,33% on amount (minimum charge €4,20/ £2,46)	0	0	0	0	0	0	0	€9,50/ £4,97	0	2,90% on transaction amount
HELLENICARD LINK IN USD	0	0	0	Zero at Hellenic Bank's ATMs and over the counter and at JCC's ATMs and \$4 at the ATMs and counters of other banks	3,33% on amount (minimum charge \$6)	0	0	0	0	0	0	0	\$10	0	2,90% on transaction amount
HELLENICARD GOLD LINK IN EURO	0	0	0	Zero at Hellenic Bank's ATMs and over the counter and at JCC's ATMs and €2,50/ £1,46 at the ATMs and counters of other banks	3,33% on amount (minimum charge €4,20/ £2,46)	€42,70/ £24,99	€17,00/ £9,95	0	0	0	0	0	€9,50/ £4,97	0	2,90% on transaction amount
HELLENICARD GOLD LINK IN USD	0	0	0	Zero at Hellenic Bank's ATMs and over the counter and at JCC's ATMs and \$4 at the ATMs and counters of other banks	3,33% on amount (minimum charge \$6)	\$60	\$25	0	0	0	0	0	\$10	0	2,90% on transaction amount
<b>CREDIT CARDS VISA</b>															
HELLENICARD CREDIT ELECTRON IN EURO	12,25%	8%	2% per month on overdue amount (minimum charge €5,10/ £2,98)	3,33% on amount (minimum charge €4,20/ £2,46)	3,33% on amount (minimum charge €4,20/ £2,46)	€9,50/ £4,97	€9,50/ £4,97	12,63%	0	€9,40/ £5,50	€15,30/ £8,95 per each cheque returned unpaid	0	€9,50/ £4,97	€3,40/ £1,99	2,90% on transaction amount
HELLENICARD CREDIT IN EURO	12,25%	8%	2% per month on overdue amount (minimum charge €5,10/ £2,98)	3,33% on amount (minimum charge €4,20/ £2,46)	3,33% on amount (minimum charge €4,20/ £2,46)	€9,50/ £4,97	€9,50/ £4,97	12,63%	0	€9,40/ £5,50	€15,30/ £8,95 per each cheque returned unpaid	0	€9,50/ £4,97	€3,40/ £1,99	2,90% on transaction amount
HELLENICARD CREDIT EQUAL INSTALMENT IN EURO	12,25%	6% of credit limit	2% per month on overdue amount (minimum charge €5,10/ £2,98)	3,33% on amount (minimum charge €4,20/ £2,46)	3,33% on amount (minimum charge €4,20/ £2,46)	€9,50/ £4,97	€9,50/ £4,97	12,63%	0	€9,40/ £5,50	€15,30/ £8,95 per each cheque returned unpaid	0	€9,50/ £4,97	€3,40/ £1,99	2,90% on transaction amount
HELLENICARD GOLD CREDIT IN EURO	12,25%	8%	2% per month on overdue amount (minimum charge €5,10/ £2,98)	3,33% on amount (minimum charge €4,20/ £2,46)	3,33% on amount (minimum charge €4,20/ £2,46)	€42,70/ £24,99	€17,00/ £9,95	12,63%	0	€9,40/ £5,50	€15,30/ £8,95 per each cheque returned unpaid	0	€9,50/ £4,97	€3,40/ £1,99	2,90% on transaction amount
CARD TYPE	LOADING /RELOADING CHARGE	CASH WITHDRAWAL CHARGES <sup>5</sup>		ANNUAL SUBSCRIPTION		RE-ISSUE CARD/PIN CHARGES				HANDLING CHARGES <sup>2</sup> EXCEPT THOSE IN EURO AND SWEDISH CROWNS					
		WITHDRAWALS IN EURO AND SWEDISH CROWNS	WITHDRAWALS IN ANY OTHER CURRENCY	MAIN CARD	SUPPLEMENTARY CARD										
<b>PREPAID CARDS</b>															
P CARD PREPAID ELECTRON IN EURO	0	Zero at JCC's ATMs, €0,85/ £0,50 at Hellenic Bank's ATMs and €2,50/ £1,46 at the counters of Hellenic Bank, the ATMs and counters of other banks	€2,50/ £1,46 at the ATMs and counters of banks abroad	€5/ £2,92 for 2 years	0	€5/ £2,92				2,90% on transaction amount					
MONEY TRANSFER CARD IN EURO	€9,50/ £4,97	Zero at JCC's ATMs and €2,50/ £1,46 at Hellenic Bank's ATMs and counters and the ATMs of other banks	Zero at ATMs and counters abroad in all currencies including Euro and Swedish Crowns	0	0	€3,40/ £1,99				2,90% on transaction amount					
FXPRO CARD IN EURO	€7,00/£4,09	Zero at JCC's ATMs, €0,85/ £0,50 at Hellenic Bank's ATMs and €2,50/ £1,46 at the counters of Hellenic Bank, the ATMs and counters of other banks	€2,50/ £1,46 at the ATMs and counters of banks abroad	0	0	€9,50/£4,97				2,90% on transaction amount					

Charges of Hellenic Bank Cards  
Table A (an integral part of the Terms and Conditions of Use of the Hellenic Bank Cards)

CARD TYPE	ANNUAL INTEREST RATE <sup>3</sup>	MINIMUM MONTHLY INSTALLMENT <sup>4</sup>	CHARGES ON ARREARS	CASH WITHDRAWAL CHARGES <sup>5</sup>		ANNUAL SUBSCRIPTION		ANNUAL PERCENTAGE RATE (APR)	CHARGES ON EXCESS OF LIMIT	ADMINISTRATIVE FEES PER LETTER ON OVERDUE INSTALMENTS	CHEQUE HANDLING CHARGES	TRANSFER CHARGES	RE-ISSUE CARD/PIN CHARGES	STATEMENT REPRINT CHARGES	HANDLING CHARGES <sup>2</sup> EXCEPT THOSE IN EURO AND SWEDISH CROWNS
				WITHDRAWALS IN EURO AND SWEDISH CROWNS	WITHDRAWALS IN ANY OTHER CURRENCY	MAIN CARD	SUPPLEMENTARY CARD								
<b>DEBIT CARDS MASTERCARD</b>															
EXPLORER LINK IN EURO	0	0	0	Zero at Hellenic Bank's ATMs and over the counter and at JCC's ATMs and €2,50/ £1,46 at the ATMs and counters of other banks	3,33% on amount (minimum charge €4,20/ £2,46)	€8,50/ £4,97	€8,50/ £4,97	0	0	0	0	0	€8,50/ £4,97	0	2,90% on transaction amount
EXPLORER LINK IN USD	0	0	0	Zero at Hellenic Bank's ATMs and over the counter and at JCC's ATMs and \$4 at the ATMs and counters of other banks	3,33% on amount (minimum charge \$6)	\$15	\$15	0	0	0	0	0	\$10	0	2,90% on transaction amount
PLATINUM LINK IN EURO	0	0	0	Zero at Hellenic Bank's ATMs and over the counter and at JCC's ATMs and €2,50/ £1,46 at the ATMs and counters of other banks	3,33% on amount (minimum charge €4,20/ £2,46)	€85,40/ £49,98	€1,20/ £29,97	0	0	0	0	0	€8,50/ £4,97	0	2,90% on transaction amount
PLATINUM LINK IN USD	0	0	0	Zero at Hellenic Bank's ATMs and over the counter and at JCC's ATMs and \$4 at the ATMs and counters of other banks	3,33% on amount (minimum charge \$6)	\$120	\$70	0	0	0	0	0	\$10	0	2,90% on transaction amount
<b>CREDIT CARDS MASTERCARD</b>															
EXPLORER CREDIT IN EURO	12,25%	5%	2% per month on overdue amount (minimum charge €5,10/ £2,98)	3,33% on amount (minimum charge €4,20/ £2,46)	3,33% on amount (minimum charge €4,20/ £2,46)	€8,50/ £4,97	€8,50/ £4,97	12,63%	0	€9,40/ £5,50	€15,30/ £8,95 per each cheque returned unpaid	0	€8,50/ £4,97	€3,40/ £1,99	2,90% on transaction amount
PLATINUM CREDIT IN EURO	12,25%	8%	2% per month on overdue amount (minimum charge €5,10/ £2,98)	3,33% on amount (minimum charge €4,20/ £2,46)	3,33% on amount (minimum charge €4,20/ £2,46)	€85,40/ £49,98	€1,20/ £29,97	12,63%	0	€9,40/ £5,50	€15,30/ £8,95 per each cheque returned unpaid	0	€8,50/ £4,97	€3,40/ £1,99	2,90% on transaction amount
WORLD SIGNIA IN EURO	10,75%	8%	2% per month on overdue amount (minimum charge €5,10/ £2,98)	3,33% on amount (minimum charge €4,20/ £2,46)	3,33% on amount (minimum charge €4,20/ £2,46)	€170/ £99,50	€100/ £58,53	11,04%	0	€9,40/ £5,50	€15,30/ £8,95 per each cheque returned unpaid	0	0	0	2,90% on transaction amount

1 The calculation of the APR is based on the credit amount granted and the repayment period of one year. The APR may be altered in the event of change in the interest rate, time, frequency or amount of the monthly instalments and in the event of amendment and/or imposition of charges.

2 When the card is used by the Cardholder abroad, the amount of any transaction that was effected in a currency other than euro will be converted by the international organisations VISA and/or Mastercard International, to the currency of the account that the Bank maintains with the said organisations, using the international market exchange rate of the currency prevailing at the time of processing of the transaction. When the currency of the Bank account as above is the same as the currency of the account of the Cardholder, no conversion is effected. When the currency of the transaction is different than the currency of the account of the Cardholder, it will be converted to the currency of the account that the Bank maintains with the international organisations VISA and/or Mastercard International as above and thereafter it will be converted to the currency of the account of the Cardholder. For all transactions in currencies other than Euro and Swedish Crowns the account will also be charged with handling charges that are calculated on the transaction amount.

3 In case of debit balance transfer of credit cards from any other organisation / bank, the interest rate for that amount will be equal to 0% for the period of 6 months.

4 In case of debit balance transfer of credit cards from any other organisation / bank, the minimum monthly instalment will be equal to 5% for the period of 6 months.

5 Cash withdrawals at ATMs of Hellenic Bank in Greece with the use of VISA debit cards are free of charge.

6 The charges / commissions of the Link and Electron debit cards which are in a currency not mentioned above will be calculated based on Table B.