

## INFORMATION TABLE ON PAYMENT SERVICES (LAW 3862/2010)

| Payment Type  | Product                   | Channel               | Cut off times                | Maximum execution time             | Payment Limit                       | Value Date                                 | Availability / Open to buy                 |
|---|---------------------------|-----------------------|------------------------------|------------------------------------|-------------------------------------|--|--|
| Cash Placement  | Debit Card<br>Credit Card | Non-BNA HSBC ATM      | 15:00                        | 16:00                              | -                                   | Same day                                   | 16:00                                      |
|   |                           | Alpha ATMs            | 14:00                        | 16:00                              | -                                   | 1 business day from the day of the deposit | 1 business day from the day of the deposit |
| Cash Deposit  | Debit Card<br>Credit Card | BNA* HSBC ATMs        | Business Day                 | Online Real time                   | -                                   | Same day                                   | Immediately                                |
| Cash Withdrawal   | ATM Card                  | All ATMs              | Business Day                 | Online Real time                   | Depending on card product / network | Same day                                   | Immediately                                |
| Cash Advance  | Credit Card               | All ATMs              | 15:30                        | Business Day                       | Depending on card product           | Same day                                   | Immediately                                |
|   |                           | HSBC Branch           | Mon - Thu 14:30<br>Fri 14:00 | Immediately                        | Depending on card product           | Same day                                   | Immediately                                |
| Internal Transfers between a/c of same in the Bank        | Debit Card<br>Credit Card | All ATMs              | Business Day                 | Online Real time                   | Depending on card product           | Same day                                   | Immediately                                |
| Internal Transfers between a/c of third party in the Bank | Debit Card<br>Credit Card | HSBC ATMs             | Business Day                 | Online Real time                   | Depending on card product           | Same day                                   | Immediately                                |
| Card Payment with cash placement                          | Credit Card               | HSBC ATMs             | 15:00                        | 16:00                              | -                                   | Same day                                   | 19:30                                      |
|   |                           | ALPHA ATMs            | 14:00                        | 16:00                              | -                                   | 1 business day from the day of the deposit | 19:30                                      |
|   |                           | BNA* HSBC ATMs        | Business Day                 | Online Real time                   | -                                   | Same day                                   | Immediately                                |
| Card Payment with transfer from a/c                       | Credit Card               | All ATMs              | Business Day                 | Online Real time                   | Depending on card product           | Same day                                   | Immediately                                |
| Credit Card Balance Transfer                              | Credit Card               | HSBC Branch           | Mon - Thu 14:30<br>Fri 14:00 | Next business day                  | -                                   | Next business day                          | Next business day                          |
|   |                           | HSBC Phone Banking    | 14:00                        | 16:00                              | -                                   | Same day                                   | Same day                                   |
|   |                           | HSBC Internet Banking | 14:00                        | 16:00                              | -                                   | Same day                                   | Same day                                   |
| Credit Card payment by standing order<br>*** **           | Credit Card               | HSBC Branch           | Mon - Thu 14:30<br>Fri 14:00 | 2 business days before the autopay | -                                   | Autopay day                                | Next business Day from the Autopay day     |
| Cash Placement  | Payment A/c               | HSBC Branch           | Mon - Thu 14:30<br>Fri 14:00 | Online Real time                   | No limit                            | Same day                                   | Immediately                                |
| Cash Deposit  | Payment A/c               | HSBC Branch           | Mon - Thu 14:30<br>Fri 14:00 | Online Real time                   | No limit                            | Same day                                   | Immediately                                |
| Cash Withdrawal   | Payment A/c               | HSBC Branch           | Mon - Thu 14:30<br>Fri 14:00 | Online Real time                   | No limit                            | Same day                                   | Immediately                                |

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| Internal Transfers between a/c of same in the Bank        | Payment A/c   | HSBC Branch                   | Mon - Thu<br>14:30<br>Fri 14:00 | Online<br>Real time    | No limit  | Same day          | Immediately                |
|   |   | HSBC Internet Banking         | Business Days                   | Online<br>Real time    | €100.000  | Same day          | Immediately                |
|   |   | HSBC Phone Banking            | Mon - Fri<br>08:00-<br>20:00    | Online<br>Real time    | €100.000  | Same day          | Immediately                |
|   |   | IVR                           | Business Days                   | Online<br>Real time    | €100.000  | Same day          | Immediately                |
| Internal Transfers between a/c of third party in the Bank | Payment A/c   | HSBC Branch                   | Mon - Thu<br>14:30<br>Fri 14:00 | Online<br>Real time    | No limit  | Same day          | Immediately                |
|   |   | HSBC Internet Banking         | Business Days                   | Online<br>Real time    | €20.000   | Same day          | Immediately                |
|   |   | HSBC Phone Banking            | Mon - Fri<br>08:00-<br>20:00    | Online<br>Real time    | €10.000   | Same day          | Immediately                |
|   |   | IVR                           | Business Days                   | Online<br>Real time    | €10,000 in pre-defined a/c<br>ή<br>€3.000 non pre-defined a/c | Same day          | Immediately                |
| Bill Payment (excluding card payments)                    | Utility Organisations & other companies                                   | HSBC Internet Banking         | Business Days                   | Online<br>Real time    | €20.000   | Next business day | Next business day          |
|   |   | HSBC Phone Banking            | Mon - Fri<br>08:00-<br>20:00    | Online<br>Real time    | €10.000   | Next business day | Next business day          |
|   |   | IVR                           | Business Days                   | Online<br>Real time    | €10,000 in pre-defined a/c<br>ή<br>€3.000 non pre-defined a/c | Next business day | Next business day          |
| Foreign Exchange (up to USD 50k)                          | All currencies  | HSBC Branch                   | MON -TUE<br>14:30<br>FRI 14:00  | On line<br>Real Time   | \$50.000 (or other c/cy equivalent)                           | Same day          | Same day                   |
|   | USD   | HSBC Phone & Internet Banking | 19:00                           | On line<br>Real Time   | \$50.000<br>Via IVR services:<br>€10.000                      | Same day          | Same day                   |
|   | GBP. AUD. CAD. DKK. JPY. NOK. SGD. SEK. CHF. HKD. ZAR. AED. SAR. TRY, PLN | HSBC Phone & Internet Banking | 16:00                           | On line<br>Real Time   | \$50.000<br>Via IVR services:<br>€10.000                      | Same day          | Same day                   |

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|   |  |                    |                                |                      |          |                      |                   |
|---|--|--------------------|--------------------------------|----------------------|----------|----------------------|-------------------|
| <b>Foreign Exchange (above USD 50k)</b> | USD  | HSBC Branch        | MON -TUE<br>14:30<br>FRI 14:00 | On line<br>Real Time | no limit | Same day             | Same day          |
|   |  | HSBC Phone Banking | 17:00                          | On line<br>Real Time | €100.000 | Same day             | Same day          |
|   | GBP  | HSBC Branch        | MON -TUE<br>14:30<br>FRI 14:00 | On line<br>Real Time | no limit | Same day             | Same day          |
|   |  | HSBC Phone Banking | 14:00                          | On line<br>Real Time | €100.000 | Same day             | Same day          |
|   | AUD. CAD.<br>DKK. JPY.<br>NOK. SGD.<br>SEK. CHF.<br>HKD. ZAR.<br>AED. SAR.<br>TRY, PLN | HSBC Branch        | MON -TUE<br>14:30<br>FRI 14:00 | On line<br>Real Time | no limit | Next<br>business day | Next business day |
|   |  | HSBC Phone Banking | 14:00                          | On line<br>Real Time | €100.000 | Next<br>business day | Next business day |

### Definitions:

Standing orders: regular payments from one's a/c to an identified recipient for a defined or undefined period

\* BNA:

\*\* Possibility of arrangement of payment set for a future date

\*\*\* Cancellation (cut off times): 2 business days