

SERVICE PRICE LIST

HSBC BANK PLC, GREECE

PUBLISHED : 1 February 2012

EFFECTIVE : 1 February 2012

| Type of Service | In-Branch Cost in Euro | Using 'HSBC Internet Banking' Cost in Euro | Using 'HSBC Phone Banking' Cost in Euro |
|---|---|--|--|
| 1. DEPOSITS/ WITHDRAWALS | | | |
| Deposits/Withdrawals Retail customers | | | |
| Withdrawal in Euro from cashier's desk | Free | - | - |
| Withdrawal in foreign currency from cashier's desk (from own account in Euro or in foreign currency, or against cash) | 0,30%, Premier: free | - | - |
| <i>From 16/03/2012 the pricing will be as follows: 0,30%, min. 15, Premier: free</i> | | | |
| Cash deposit in Euro & foreign currency to third party accounts | Free | - | - |
| Deposits/Withdrawals Corporate customers | | | |
| Cash deposit/ withdrawal, Deposits of cheques from other banks | For each transaction after the 5th every month: € 5 + € 1 per transaction | - | - |
| Withdrawal of foreign bank notes | Companies: € 0.01 per USD | - | - |
| Commission on F/X buys/sales | Depending on amount, min. € 0,15 max. € 14 | - | - |
| Statements | | | |
| Dispatch of statement via MT940 message (for companies) | € 20/account/month | Free | Free |
| Copy of statement (up to 6 months) | Free | € 5 per page Advance & Premier: Free | Free Premier: Free |
| Copy of statement (for prior period - over 6 months) | € 10 per page Premier: Free | € 5 per page Advance & Premier: Free | € 5 per page Premier: Free |
| Investigation of home cheques deposited to HSBC Greece | € 40 per document | - | - |
| Investigation of home cheques deposited to other Bank | € 20 per document | - | - |
| Investigation of vouchers (remittances/over the counter transactions) | € 20 per document | - | - |
| 2. CHEQUES | | | |
| Issuing of cheque book (Retail) | 10 sheets: € 10 25 sheets: € 15 Payrolling accounts: Free Premier: Free | 10 sheets: € 6 25 sheets: € 10 Payrolling accounts: Free Advance & Premier: Free | 10 sheets: € 8 25 sheets: € 12 Premier: Free |
| Issuing of cheque book (Corporate) | 10 sheets: € 20 25 sheets: € 30 | - | - |
| Handling stamped cheques | 30 | - | - |
| Handling cancellations of cheque requests | 30 | Free | - |
| Redeposit of other bank's stamped cheque | 18 | - | - |
| Bank draft issuance in Euro or foreign currency | 0.25%, minimum € 15, maximum € 150 Premier: 0.20% min. € 15, max. € 120 | Amounts for €0-12.500: €12 Advance & Premier: €10 €12.500,01-20.000: €25 Advance & Premier: €20 | 0.20% min. € 15, max. € 150 Premier: max. € 120 |
| Bank draft issuance in Euro (in favor of the ordering customer) | Free | - | Free |
| Bank draft issuance (in favor of public organisation) | Free | - | Free |
| Cancellation of Bank Draft (BD) (at customer's request) | 5 | - | - |
| <i>From 16/02/2012 the pricing will be as follows: For BDs in favor of the customer: free, for BDs in favor of 3rd parties: 10</i> | | | |
| Personal cheques received for payment from foreign banks | 0.30%, min. € 20, max. € 200 | - | - |
| Encashment of American Express Traveller's Cheque | Free | - | - |
| Collection of cheques in foreign currency | 0.20%, min. €20, max. €100 + Correspondent's fees Premier: 0.10%, max € 150 + Correspondent's fees | - | - |
| <i>From 16/02/2012 the pricing will be as follows: Companies: 0.20%, min. €20, max. €100 + Correspondent's fees, Retail: 0.20%, min. €20, max. €150 + Correspondent's fees, Premier: 0.10%, max € 150 + Correspondent's fee</i> | | | |
| 3. LOANS | | | |
| Mortgage lien-backed Housing / Repair / Consumer loans | | | |
| Mortgage Loan application evaluation & pre-approval fee | 50 | - | - |
| Administration fees for loans : | | | |
| Mortgage loan | 650 Advance 625 Premier 575 | - | - |
| Home Equity Consumer loan | 500 | - | - |
| Legal evaluation | 79 + VAT at 23% | - | - |
| Appearance before court | 241 + VAT at 23% | - | - |
| Technical evaluation | € 130 + VAT at 23%* | - | - |
| Underwriting | 0.875% of value of property | - | - |
| Release of pre-notice | 250 | - | - |
| On-site inspection / progress of work evaluation ⁽¹⁾ | € 60 per visit + VAT at 23% | - | - |
| Amendments to loan agreement ⁽¹⁾ | 400 | - | - |
| <i>⁽¹⁾ For mortgage, repair and consumer loans only</i> | | | |
| <i>*For loans above €600K, a 2nd technical evaluation is required; i.e. plus €130 + VAT at 23%. For partial drawdowns €60 + VAT at 23% per technical evaluation.</i> | | | |
| Other consumer loans | | | |
| Administrative fees: | | | |
| • Secured loans | 175 | - | - |
| • Unsecured for existing customers | 150 Advance: 125, Premier: 100 | - | - |
| • Unsecured (with Payment Protection Plan cover) | 150 | - | - |
| • Unsecured (with Payment Protection Plan cover for existing customers) | 125 | - | - |
| • Unsecured loan transfer | 150 | - | - |
| • Unsecured loan transfer (with Payment Protection Plan cover) | 125 | - | - |
| Administrative fees for loans linked to demand deposits and/or investments | 250 | - | - |
| Amendment to loan agreement for loans linked to demand deposits and/or investments | 250 | - | - |
| Corporate loans | | | |
| Maintenance fees | Upon Agreement | - | - |
| Commitment fees | Upon Agreement | - | - |

SERVICE PRICE LIST

HSBC BANK PLC, GREECE

PUBLISHED : 1 February 2012

EFFECTIVE : 1 February 2012

| Type of Service | In-Branch Cost in Euro | Using 'HSBC Internet Banking' Cost in Euro | Using 'HSBC Phone Banking' Cost in Euro |
|--|---|--|--|
| 4. DEBIT CARDS | | | |
| HSBC ATM withdrawals (in Greece) | Free | - | - |
| HSBC ATM withdrawals (abroad) | €2 with three transactions per month free, (U-start, Advance, Premier: Free) | - | - |
| ATM withdrawals from DIAS network | €2, (Advance: €1) Premier: Free | - | - |
| ATM withdrawals from AlphaNet network | Free | - | - |
| ATM withdrawals from PLUS network (abroad) within the EU | €2, (Advance: €1) Premier: Free | - | - |
| ATM withdrawals from PLUS network (abroad) outside the EU | €6, (Advance: €3) Premier: Free | - | - |
| HSBC ATM Balance enquiry (in Greece) | Free | - | - |
| HSBC ATM Balance enquiry (abroad) | €0,30 with three transactions per month free, (U-start, Advance Premier: Free) | - | - |
| ATM Balance enquiry from DIAS network | €0,30 Premier: Free | - | - |
| ATM Balance enquiry from AlphaNet network | Free | - | - |
| ATM Balance enquiry from PLUS network (abroad) within the EU | €0,30 Premier: Free | - | - |
| ATM Balance enquiry from PLUS network (abroad) outside the EU | €0,50 Premier: Free | - | - |
| 5. CREDIT CARDS | | | |
| Interest rate on purchases (+ 0,60% implicit charge N 128/75) | Visa Classic: 18,95% Visa Gold: 17,95% Advance Visa: 17,00% Premier MasterCard: 16,95% | - | - |
| Interest rate on cash withdrawals (+ 0,60% implicit charge N 128/75) | Visa Classic: 21,95% Visa Gold: 20,95% Advance Gold: 19,95% MasterCard Premier: 19,95% | - | - |
| Balance transfer interest rate | 7,99% until full repayment for current Card Accounts | - | - |
| Annual fee for main card ¹⁾ 1st year free; capability for free subscription per year based on the spending of the main and any add-on credit card | Visa Classic: 30 Visa Gold: 60 Advance Visa: Δωρεάν Premier MasterCard: Δωρεάν | - | - |
| Annual fee for add-on card ¹⁾ 1st year free; capability for free subscription per year based on the spending of the main or the add-one credit card | Visa Classic: 15 Visa Gold: 30 Advance Visa: Δωρεάν Premier MasterCard: Δωρεάν | - | - |
| Cash advance from HSBC ATMs and cashier's desks | Free | - | - |
| Cash advance from other Bank's ATMs | Free | - | - |
| Other transactions using HSBC & AlphaNet ATMs | | | |
| - Balance enquiry | | | |
| - Mini statement | | | |
| - Card payment via cash deposit | Free | - | - |
| - Payment by transfer from linked bank account | | | |
| - Change PIN | | | |
| Account expenses | Free | - | - |
| Overdue interest rate | Contractual interest rate + 2.5% | - | - |
| Over limit fees | 5% of value overdrawn | - | - |
| Occasional payments | Free | Free | Free |
| Card replacement (for lost/stolen cards) | Free | - | Free |
| Copy of statement (up to 6 months) | Free | - | Free |
| Copy of statement (for prior period) | € 10 per page Premier: Free | - | € 5 per page Premier: Free |
| Use like cash card | | | |
| Cash withdrawals from bank accounts: | | | |
| - from HSBC ATMs in Greece | Free | - | - |
| - from DIAS network ATMs | € 2 Premier: Free | - | - |
| - from AlphaNet network ATMs | Free | - | - |
| ATM withdrawals from PLUS network (abroad) within the EU | € 2 Premier: Free | - | - |
| ATM withdrawals from PLUS network (abroad) outside the EU | € 5 Premier: Free | - | - |
| Other transactions from HSBC & AlphaNet ATMs | | | |
| - Bank account balance enquiry | | | |
| - Transfer between linked accounts | | | |
| - Transfer to other HSBC account (not on AlphaNet) | Free | - | - |
| - Cash deposit | | | |
| - Cheque deposit (not on AlphaNet) | | | |
| - View account on ATM screen | | | |
| (*)Note: Free annual fee, when annual spending exceeds€3,000.- This spending amount could include purchases, interest free instalments, payment orders and balance transfers with valid credit cards during the anniversary date since issuance. | | | |
| For Credit Cards APR (Annual Percentage Rate), please refer to the Bank's Interest Rate Table | | | |
| 6. STANDING ORDERS & BILL PAYMENTS | | | |
| Standing Order / internal transfers within HSBC Greece (same customer) | Free | Free | Free |
| Standing Order / internal transfers to 3rd party account within HSBC Greece | 0.70 per order Premier: Free | Free | Free |
| Standing Order for Credit Card bill / Loan payment | Free | Free (only for credit card) | Free (only for credit card) |
| Standing Order for Credit Transfer to other Credit Institution | Retails: not offered Companies: € 5 at set up only + wire transfer expenses | - | - |
| Standing Orders (Direct Debits) | Free | - | - |
| Bill Payment for various companies (one-off payments) | - | Free | Free |
| Bill Payment for I.K.A./ Φ.Π.Α./ Φ.Μ.Υ./ Φ.Ε.Ν.Π. | Free | Free | - |
| Payroll orders | Automatic orders: Free Non automatic: € 0.70 / transaction | - | - |

SERVICE PRICE LIST

HSBC BANK PLC, GREECE

PUBLISHED : 1 February 2012

EFFECTIVE : 1 February 2012

| Type of Service | In-Branch Cost in Euro | Using 'HSBC Internet Banking' Cost in Euro | Using 'HSBC Phone Banking' Cost in Euro |
|--|--|--|--|
| 7. LETTERS OF GUARANTEE | | | |
| <i>(per indivisible quarter payable in advance, plus SWIFT charges for issuance of off shore letters of guarantee)</i> | | | |
| Tender | 1.00%, min. € 100 | - | - |
| Performance | 1.25%, min. € 125 | - | - |
| Advance payment receipt, goods and import duties paymen | 2.00%, min. € 150 | - | - |
| Amendment of L/G | 100 | - | - |
| Forfeiture of L/G | 100 | - | - |
| 8. GUARANTEE LETTERS for SHIPPING COMPANIES | | | |
| <i>(for indivisible quarters payable in advance)</i> | | | |
| Shipping companies (various) | 3%, min. € 100 | - | - |
| in favor of Hellenic Port Authorities | 140 | - | - |
| 9. HSBC Net SERVICE | | | |
| Planning, set up fee, and initial training | 500 | - | - |
| Additional Smartcard Reader | € 50/ card | - | - |
| Additional Smartcard | € 20/card | - | - |
| Additional security device | € 20/device | - | - |
| Additional training / site visits | € 300 /day | - | - |
| Account administration fee | € 10/account/month | - | - |
| Dispatch of statement via MT940 message | € 10/account/month | - | - |
| HSBCnet - Priority payments in Euro | 50 | - | - |
| HSBCnet - SEPA payments | 15 | - | - |
| HSBCnet - Priority payments in foreign currency | 100 | - | - |
| 10. IMPORTS | | | |
| Settlement of documentary and clean collections (sight and time settlements) | 0.50%, min. € 44 | - | - |
| Payment of Documentary and Clean Collections Time Settlement | 0.30%, min. € 10 | - | - |
| Unexecuted and unpaid Documentary and Clean Collection | 0.30%, min. € 15 | - | - |
| Documentary and Clean Collections free of paymer | 0.30% | - | - |
| Forward to other bank Documentary and Clean collection | 0.30%, min. € 30 | - | - |
| | 15 | - | - |
| Maturity extension of Documentary and Clean Collections, Time Settlement | 15 | - | - |
| Settlements of Sight and Time Settlements Imports (docs received from customer) | 0.30%, min. € 20 | - | - |
| Repayment of Time Settlement Imports (docs received form customer) | 0.20%, min. € 10 | - | - |
| Advance Payments Imports (docs received form customer) | 0.30%, min. € 20 | - | - |
| Issuance of Documentary Credit (D/C) per quart | 0.30% | - | - |
| Confirmation of D/C per quart | 0.20% | - | - |
| Amendment to D/C | 15 | - | - |
| Cancellation or unexecuted D/C | 0.20%, min. € 20 | - | - |
| Guarantee for issuance of unsecured D/C per quart | 1% | - | - |
| Discrepant documents of D/C | 90 | - | - |
| Settlement of D/C | 0.50% | - | - |
| Repayment of time settlement of D/C | 0.30% | - | - |
| F/X commission | 0.10%, min. € 35 | - | - |
| SWIFT charges for D/C opening (Europe) | € 44 + € 6 for each additional message | - | - |
| SWIFT charges for D/C opening (Other countries) | € 58 + € 6 for each additional message | - | - |
| SWIFT charges other (Europe) | € 12 + € 6 for each additional message | - | - |
| SWIFT charges other (Other countries) | € 20 + € 6 for each additional message | - | - |
| <i>Note: Whenever there is a mixed settlement in import, such settlement will be dealt seperately. D/C confirmation fee is separate to the issuance fee.</i> | | | |
| 11. EXPORTS | | | |
| Settlement of Documentary and Clean Collections | 0.45%, min. € 25 | - | - |
| Unsettled/unpaid Documentary and Clean Collections | 0.3%, min. € 15 | - | - |
| Documentary Collections free of payment | 0.20%, min. € 15 | - | - |
| Maturity extension of Documentary and Clean Collections | 15 | - | - |
| Time Settlements/Sight Exports (docs received from customer) | 0.30%, min. € 30 | - | - |
| Advice of D/C | 0.10%, min. € 23 | - | - |
| Advice of D/C to other bank | 0.40%, min. € 40 | - | - |
| Confirmation of D/C | 0.20%, min. € 23 | - | - |
| Execution of D/C | 0.40%, min. € 35 | - | - |
| Triangular D/C transaction (additionally to D/C execution) | 0.30%, min. € 44 | - | - |
| Amendment of D/C | € 15/item | - | - |
| Discrepant documents of D/C | 90 | - | - |
| Cancellation or unexecuted D/C | 0.20%, min. € 20 | - | - |
| F/X commission | 0.10%, min. € 35 | - | - |
| | € 12 + € 6 for each additional message | - | - |
| SWIFT charges other (Europe) | € 12 + € 6 for each additional message | - | - |
| SWIFT charges other (Other countries) | € 20 + € 6 for each additional message | - | - |

| SERVICE PRICE LIST | | | |
|---|--|--|--|
| HSBC BANK PLC, GREECE | | PUBLISHED : 1 February 2012 | |
| | | EFFECTIVE : 1 February 2012 | |
| Type of Service | In-Branch Cost in Euro | Using 'HSBC Internet Banking' Cost in Euro | Using 'HSBC Phone Banking' Cost in Euro |
| 12. CREDIT TRANSFERS (REMITTANCES) | | | |
| 12a. Domestic payments and payments to EU countries in EUR ⁽²⁾ | | | |
| Outward Payments (Corporate) | 0.20%, min. € 25, max. € 200 | - | - |
| Outward retail wire transfers (Retail) ⁽⁴⁾⁽⁵⁾ | Up to €12.500: 25 From €12.500: 0.25%, minimum €25, maximum €500 Premier: 0.20% min. € 20, max. € 415 U Start! When credited to HSBC a/c for amounts up to € 5,000: 12* | Amounts for €0-12.500: €0,80 Advance & Premier €0,50 €12.500,01-20.000: €5 Advance & Premier €4 | € 20 U Start!: when credited to HSBC account for amounts up to € 5,000: € 20* |
| Outward Payments via DIASTRANSFER/ SEPA (Corporate) | 20 | - | - |
| Outgoing wire transfers via DIAS TRANSFER / SEPA (Retail customers) (3) | 0.18%, minimum € 20, maximum € 175 Premier: 0.13% min. € 15, max. € 145 | Amounts for €0-12.500: €0,80 Advance & Premier €0,50 €12.500,01-20.000: €5 Advance & Premier €4 | 18 |
| Outward Payments (Retail) via Global Transfers Service (to customer's account within the HSBC Group ⁽⁷⁾) | - | Advance & Premier: Free | - |
| Outward Payments: crew allotments | 0.20%, min. € 7, max. € 15 | - | - |
| Additional Repair Charge (missing IBAN and/or BIC) | 10 | - | 10 |
| ⁽²⁾ This category includes payments in Swedish krona (SEK) and Roumanian Lei | | | |
| ⁽³⁾ Only DIAS TRANSFER orders (for Greek wire transfers) are available using the Internet Banking and Phone Banking services | | | |
| 12b. IN FOREIGN CURRENCY⁽⁶⁾ | | | |
| Outward Payments (Retail) ⁽⁴⁾⁽⁵⁾ | Up to €12.500: 30 From €12.500: 0.30%, min. €30, max. €650 Premier: 0.25% min. € 25, max. €585 | Amounts for €0-12500: €12 Advance & Premier €10 €12500,01-20000: €25 Advance & Premier €20 | 25 |
| Outward Payments (Retail) within HSBC | Up to €12.500: 30 From €12.500: 0.30%, min. €30, max. €650 Premier: 0.25% min. € 25, max. €585 U Start!: when credited to HSBC a/c for amounts up to € 5,000: 12* | Amounts for €0-12.500: €12 Advance & Premier €10 €12.500,01-20.000: €25 Advance & Premier €20 | € 25 U Start!: when credited to HSBC account for amounts up to € 5,000: € 20* |
| Outward Payments (Corporate) | 0.30%, min. € 25, max. € 300 | - | - |
| Outward Payments (Retail) via Global Transfers Service (to customer's account within the HSBC Group ⁽⁷⁾) | - | Advance: €5 Premier: Free | - |
| Outward Payments: crew allotments | 0.20%, min. € 10, max. € 50 | - | - |
| Mail Transfer (issuance/ mailing of Bank Cheque / Demand Draft) | 0.25%, min. € 32, max. € 100 | - | - |
| Out. Payments with indication OUR (without prior interbank agreement) ⁽⁷⁾ | | | |
| - Up to € 12.500 | Remittance charges + 5 + Other Bank's Charges | | |
| - From € 12.501 up to €25.000 | Remittance charges + 23 + Other Bank's Charges | | |
| - From € 25.001 up to €50.000 | Remittance charges + 43 + Other Bank's Charges | | |
| - Over € 50,000 | Remittance charges + 50 + Other Bank's Charges | | |
| ^{(*) For the remittances of U Start! Customers, the pricing from 16/03/2012 will be as for "outward payments (retail)".} | | | |
| ⁽⁴⁾ Orders up to €12,500 (per day) are executed using the HSBC Phone Banking service | | | |
| ⁽⁵⁾ Orders up to €20,000 (per day) are executed using the HSBC Internet Banking service | | | |
| ⁽⁶⁾ This category includes payments in Euro and Swedish krona (SEK) sent outside EU | | | |
| ⁽⁷⁾ Please refer to Internet Banking to view the relative transaction limits. If the debit account is in a currency other than Euro, the Advance customer is charged with the equivalent | | | |
| 12c. OTHER PAYMENTS RELATED SERVICES | | | |
| Inward Payments (credit customer account) | Free | | - |
| Processing of Inward Payments | 5 | - | - |
| <i>From 16/03/2012, the pricing will be as shown below:</i> | | | |
| Inward Payments for retail customers | € 0 - 250: 1 € 250,01 - 12.500: 5 € 12.500,01 - 50.000: 8 € 50.001 and above: 10 | - | - |
| Inward Payments for companies | Automatic: Free Manual process: 5 | - | - |
| Payment Confirmations | 25 | - | 20 |
| Payment Amendment | 15 | - | 15 |
| Payment Cancellation | € 25 Premier: € 20 | - | 20 |
| Processing/Approval of Outward Payments (Presidential Decrees 96/93 & 104/94) | € 30 + wire transfer expenses | | - |
| 13. SECURITIES TRANSACTIONS | | | |
| Securities custodianship | To be agreed | - | - |
| Bonds custodianship & administration for Retail customer ^(Annual fee; payments are effected quarterly) | GGB: 0,10% on Face Value + VAT 23%, min 10 + VAT 23% Other Bonds: 0,20% on Face Value + VAT 23%, min. 10 + VAT 23% | - | - |
| Commercial paper custody | As appropriate | | |
| 14. PURCHASE & SALE OF BONDS | | | |
| Commission for the purchase & sale of bonds for individual customers | | | |
| - for bonds with maturity date up to 1 year* | 0.60% | - | - |
| - for bonds with maturity date more than 1 year | 2.00% | - | - |
| [*] If the yield to maturity (YTM) is negative, the commission is 0,40% | | | |
| The commission is calculated on the transaction amount. If bonds are retained until maturity, no sale commission is charged. | | | |

SERVICE PRICE LIST

HSBC BANK PLC, GREECE

PUBLISHED : 1 February 2012

EFFECTIVE : 1 February 2012

| Type of Service | In-Branch Cost in Euro | Using 'HSBC Internet Banking' Cost in Euro | Using 'HSBC Phone Banking' Cost in Euro |
|---|---|--|--|
| 15. OTHER SERVICES / TASKS | | | |
| Legal documentation review - Companies' representation | € 30 + VAT at 23% per opinion | | |
| Hold mail | € 15/month | - | - |
| Reversal of customer's order after processing his/her initial request | 20 | - | - |
| Term Deposits - Charges for Premature Closing for duration up to 3 months ⁽⁸⁾ : | Interest difference cost +€ 25 max.: up to amount of accrued interest | - | Interest difference cost +€ 25 max.: up to amount of accrued interest |
| Term Deposits - Charges for Premature Closing for duration greater than 3 months ⁽⁸⁾ : | Interest difference cost +€ 25 max.: as per agreement ⁽⁸⁾ | - | Interest difference cost +€ 25 max.: as per agreement ⁽⁸⁾ |
| Replies to Auditor's Requests | 45 | - | - |
| Letter of interest - new investments | 0.20%, min. € 220, max. € 880 | - | - |
| Letter of interest - expansion of existing units | 0.15%, min. € 150, max. € 880 | - | - |
| Certificate for credit worthiness | 50 | - | - |
| Letter of intent for L/G issuance/ Financing | 15 | - | - |
| Intermediation fees for vessels/ companies sale & purchase | 15,000 | - | - |
| External Accounts - Shipping Companies | \$10/entry + \$100 per month | - | - |
| Safety deposit box rental / depending on size (annual cost) | min. € 35, max. € 105 + VAT at 23% | - | - |
| Postal charges | € 2 Greece, € 5 Europe, € 6 other countries | - | - |
| Courier services | € 8 Greece, € 20 other countries | - | - |
| Photocopying charges | € 0.10/page | - | - |
| Loan statements (Corporate) | Free | - | - |
| Loan statements (Retail) | Free | - | - |
| Account Service Charges | € 10 per month per deposit account | - | - |
| HSBC Advance monthly fee | € 6 | - | - |
| Account opening in HSBC Branches abroad (Corporate) | € 500 | - | - |
| Account opening in HSBC Branches abroad (Retail) | Advance: € 750 Premier: 500 (charge per country) | - | - |
| Emergency cash advance for HSBC customers who have an account abroad (Emergency encashment) | € 15 (service within 1 hour), Free (Service within 24 hrs), Premier : Free | - | - |
| Token device at internet banking registration | - | Free | - |
| Replacement of token device | - | - | 6 |

⁽⁸⁾ In all cases, early withdrawals of Term Deposits are subject to the Bank's consent. Early withdrawals of Term Deposits of up to three (3) months duration are levied with charges that in no circumstances affect the initial capital invested. Early withdrawals of Term Deposits with duration over three (3) months are subject to the terms and conditions that the Bank applies.

16. FACTORING

Administration fees

0,10% - 2%

-

-

GENERAL REMARKS

1. Demand and savings deposits as well as their interests, if not pledged, are available upon request, except from those considered not definite for which the Bank reserves the right to refuse their payment. The Bank is entitled to adjust interest rates per account type at any time.
2. The Bank's prime rates are published in the daily press, as provided by the existing regulations.
3. The proceeds of cheques sent for collection are credited to customer's account only upon their final receipt from the other bank. Any expenses incurred for the collection of the proceeds are borne by the customer.
4. The SEPA Payment is a payment transaction in Euro within "Single European Payments Area (SEPA)", which includes the 27 EU Member States plus Norway, Iceland, Liechtenstein, Switzerland and Monaco.
5. The PSD Payment is a payment transaction in Euro or in another currency of an EU member state. Both payment service providers (of the Payer and of the Beneficiary) must be within the EU. In PSD payments, only the option "SHA" will be available, i.e. our Bank's charges (Payer's bank) will be charged to the ordering customer and the other bank's charges (Beneficiary's bank) will be charged to the beneficiary.
6. Cheques in EUR drawn on banks in Greece and accepted for deposit are debited to the beneficiary's account with value date of:
 - 1 (one) working day, after the date of receipt/ deposit, for bank cheques,
 - 3 (three) working days for personal cheques and
 - 5 (five) working days for cheques drawn on Co-operative Banks.
7. The interest of deposit accounts is calculated from the value date of the transaction. In case of withdrawal, the accrued interest is calculated until one working day prior to the withdrawal.
8. Interest of interest bearing accounts in EUR and in most of the rest currencies, is calculated based on real calendar days and on a 360-day p.a. basis.
9. Interest is calculated per type of account as follows:
 - Euro statement savings accounts - monthly
 - Euro or FX passbook savings accounts - every 6 months (June and December)
 - Euro current accounts - monthly
 - FX statement savings accounts - every 6 months (June and December)
 Where the account is settled at an earlier date, the interest is paid along with the capital upon settlement in full. The tax payable to the State in each case is withheld from the interest.
10. The effective annual yield is slightly higher, due to the reinvestment of the accrued interests during the year, provided that the interest rates remain stable or rise.
11. In foreign currency payments with the intermediation of a correspondent bank, the two parties may be levied with additional charges, which are not set (not applicable for payments under the scope of L. 3862/1020).
12. Customers are levied with actual postal, telephone, telex charges or other actuals (judicial, protesting, registration of mortgage in the Register of Deeds and Land Registry Office, internal/ external correspondents etc.) when appropriate, plus the respective taxes.
13. Interest on factoring loan accounts and factoring administration fees are subject to VAT at 23%.
14. For transactions at ATMs abroad (using the HSBC or VISA PLUS networks) in currency other than Euro, the conversion rate for the currencies is determined by the exchanged rate of the two currencies which applies on the day that the transaction is debited in customer's account, plus any charges of Banks and Organisations involved.
15. Customers should contact the relevant branch offices about special banking transactions not referred to in this table.
16. This price list is subject to periodic review and changes will be notified on the notice board in-branch.