

SERVICE PRICE LIST

HSBC France, Athens Branch

PUBLISHED : 2 January 2018

EFFECTIVE : 2 January 2018

| Type of Service | In-Branch Cost in Euro | Using 'HSBC Internet Banking' and 'HSBC Mobile 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 f/cy, or against cash) | 0.30%, minimum: 15 Premier: free | - | - |
| Cash deposit in Euro & foreign currency to third party accounts | Free | - | - |
| Statements | | | |
| Copy of statement (up to 6 months) ⁽¹⁹⁾ | Free | Free | Free |
| Copy of statement (for prior period - over 6 months) ⁽¹⁹⁾ | € 10 per page, max: € 100 Premier: Free | € 5 per page, max: € 100 Advance & Premier: Free | € 5 per page, max: € 100 Premier: Free |
| Investigation of home cheques deposited to HSBC Greece | € 40 per cheque, max: € 100 | - | - |
| Investigation of home cheques deposited to other Bank | € 20 per cheque, max: € 100 | - | - |
| Investigation of vouchers (over the counter transactions) | € 20 per voucher, max: € 100 | - | - |
| 2. CHEQUES | | | |
| Issuing of cheque book (Retail) ⁽¹⁹⁾ | 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 |
| Handling stamped cheques | 30 | - | - |
| Handling cancellations of cheque requests ⁽¹⁹⁾ | 30 | Free | - |
| Redeposit of other bank's stamped cheque | 18 | - | - |
| Bank draft issuance in Euro or foreign currency ⁽¹⁹⁾ | 0.25%, minimum € 15, maximum € 150 Premier: 0.20% min. € 15, max. € 120 | Amounts for €0-12.500: €16 Advance & Premier €13 €12.500,01-50.000: €32 Advance & Premier €26 | 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) | BDs in favor of the customer: free, BDs in favor of 3rd parties: 10 | - | - |
| Encashment of American Express Traveller's Cheque | The service is not provided effective 3 December 2013. | - | - |
| Collection of cheques in foreign currency | Retail: 0.20%, min. € 20, max. € 150 + Correspondent's fees, Premier: 0.10%, max € 150 + Correspondent's fees | - | - |
| 3. LOANS | | | |
| Mortgage lien-backed Housing / Repair / Consumer loans | | | |
| Mortgage Loan application evaluation & pre-approval fee | 50 | - | - |
| Administration fees for loans : | | | |
| Mortgage loan | 450 | - | - |
| Home Equity Consumer loan | 500 | - | - |
| Legal evaluation | 79 + VAT at 24% | - | - |
| Appearance before court | 241 + VAT at 24% | - | - |
| Technical evaluation | € 130 + VAT at 24%* | - | - |
| Underwriting | The costs of mortgage registration as well as the land registration fee are paid by the borrower. The costs for the underwriting of the mortgage today are about 1.1% of the amount of underwritten, while land registration fees, where required, are €35 per horizontal property and € 20 in the case of storage or parking space. | - | - |
| Release of pre-notice | 250 | - | - |
| On-site inspection / progress of work evaluation ⁽¹⁾ | € 60 per visit + VAT at 24% | - | - |
| <i>*For loans above €600K, a 2nd technical evaluation is required; i.e. plus €130 + VAT at 24%. For partial drawdowns €60 + VAT at 24% per technical evaluation.</i> | | | |
| Transfer of mortgage loan agreement (legal relationship) to another Bank | 380 | - | - |
| Other consumer loans | | | |
| Administrative fees: | | | |
| ● Unsecured loans | 175 Premier: 120 | - | - |
| ● Unsecured (with Payment Protection Plan cover) | 100 | - | - |
| ● Unsecured (with Payment Protection Plan cover for existing customers) | 100 | - | - |
| ● Unsecured loan transfer | 150 | - | - |
| Administrative fees for loans linked to demand deposits and/or investments | 250 | - | - |
| Amendment to loan agreement (indicatively: change of pledge, restriction of the underwriting of the property, changes in the insurance policy, addition/change of prenoted property, addition/removal of guarantor) | 90 | - | - |
| Amendment to loan agreement for refinancing | Free | - | - |
| Corporate loans | | | |
| Maintenance fees | Upon Agreement | - | - |
| Commitment fees | Upon Agreement | - | - |
| 4. DEBIT CARDS | | | |
| HSBC ATM withdrawals (in Greece) | Free | - | - |
| HSBC ATM withdrawals (abroad) | €2 with three withdrawals per month free, (U-start, Advance, Premier: Free) | - | - |
| ATM withdrawals from DIAS network | €2, (Advance: €1) Premier: Free | - | - |
| ATM withdrawals from AlphaNet network | €2 with three withdrawals per month free, (Premier: Free) | - | - |
| ATM deposit to 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 enquiries per month free, (U-start, Advance Premier: Free) | - | - |

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|---|--|---|---|
| ATM Balance enquiry from DIAS network | €0.30 Premier: Free | - | - |
| ATM Balance enquiry from AlphaNet network | €0.30 with three enquiries per month free, (Premier: 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 | - | - |
| SMS Transaction Alert Service | 0-10 SMS: €1.2/month 11 SMS and above: €0.20/per SMS | - | 0-10 SMS: €1.2/month 11 SMS & above: €0.20/per SMS |
| Ctrl Card | | | |
| Card Issuance ⁽¹⁹⁾ | Free | Free | |
| Annual fee ⁽¹⁹⁾ | Free | Free | |
| Transfer amount in Card | Free | Free | |
| Transfer amount from Card to HSBC account | Free | Free | |
| Card Reissuance ⁽¹⁹⁾ | Free | Free | |
| Card Renewal ⁽¹⁹⁾ | Free | Free | |
| Fees for transactions in other currency than € | 3% | 3% | |
| Transaction Fees | 1.2% on transaction value up to 2€ with minimum charge of 0.10€ per transaction. | 1.2% on transaction value up to 2€ with minimum charge of 0.10€ per transaction. | |
| 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 | 5.99% until full repayment for current Card Accounts | - | - |
| Annual fee for main card ^(*) 1st year free; capability for free subscription per year based on the spending (€5.000 purchases) of the main and any add-on credit card (^) | Visa Classic: 30 Visa Gold: 60 Advance Visa: Free PremierMasterCard: Free U Start: 15 with Monthly charge 1.25 | - | - |
| Annual fee for add-on card ^(*) 1st year free; capability for free subscription per year based on the spending (€5.000 purchases) of the main or the add-one credit card (^) | Visa Classic: 15 Visa Gold: 30 Advance Visa: Free PremierMasterCard: Free U Start: 15 with Monthly charge 1.25 | - | - |
| 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 |
| SMS Transaction Alert Service | 0-10 SMS: €1.2/month 11 SMS and above: €0.20/per SMS | - | 0-10 SMS: €1.2/month 11 SMS & above: €0.20/per SMS |
| Use like cash card | | | |
| Cash withdrawals from bank accounts: | | | |
| - from HSBC ATMs in Greece | Free | - | - |
| - from DIAS network ATMs | €2, (Advance: €1) Premier: Free | - | - |
| - from AlphaNet network ATMs | €2 with three withdrawals per month free, (Premier: 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 | - | - |
| 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 - €5,000.- This spending amount could include purchases, interest free instalments, payment orders and balance transfers with valid credit cards during the anniversary date since issuance. (^) With the exception of VISA credit card for customers of U-Start! service. | | | |
| 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 Orders (Direct Debits) | Free | - | - |
| Bill Payment for various companies (one-off payments) | - | Free | Free |
| Bill Payment for I.K.A./ Φ.Π.Α./ Βεβ. Οφειλές Δ.Ο.Υ etc. ⁽¹⁹⁾ | Free | Free | - |
| Payroll orders | Automatic orders: Free Non automatic: € 0.70 / transaction | - | - |

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| Cancellation of Bill Payment ⁽¹⁹⁾ | 25, Premier: 20 | 20 | 20 |
| 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 payment | 2.00%, min. € 150 | - | - |
| Amendment of L/G | 100 | - | - |
| Advising of L/G without our Bank's engagement | 30 | - | - |
| 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 | - | - |
| Advising of L/G without our Bank's engagement | 30 | - | - |
| 9. PAYMENTS AND CASH MANAGEMENT SERVICES FOR CORPORATES - HSBCnet | | | |
| HSBCnet | | | |
| 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 | | |
| HSBCnet Service Fee (up to 5 accounts, 5 users and 10 security devices) | € 20 per month | | |
| HSBCnet - Outward Priority payments | 50 | | |
| HSBCnet - Outward SEPA payments | 2 | | |
| Deposits/Withdrawals Corporate customers | | | |
| Cash Counter Transactions (cash, cheques, bank drafts) | Besides the separate pricing for each cash counter transaction as stipulated in this Price List an additional cost over the aggregate of the cash counter transactions executed in the previous calendar month exceeding five (5) will apply, equal to 1 EUR per cash counter 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 | | |
| Cheques | | | |
| Issuing of cheque book (Corporate) | '10 sheets: € 20 - 25 sheets: € 30 | | |
| Handling stamped cheques | 30 | | |
| Handling cancellations of cheque requests | 30 | | |
| Redeposit of other bank's stamped cheque | 18 | | |
| Bank draft issuance in Euro or foreign currency | 0.25%, minimum € 15, maximum € 150 | | |
| Bank draft issuance in Euro (in favor of the ordering customer) | Free | | |
| Bank draft issuance (in favor of public organisation) | Free | | |
| Cancellation of Bank Draft (BD) (at customer's request) | BDs in favor of the customer: free, BDs in favor of 3rd parties: 10 | | |
| Personal cheques received for payment from foreign banks | EUR 0-100 Free+other banks' fees EUR 100-1,000 €8 + other banks' fees >EUR 1,000 €25 + other banks' fees | | |
| Collection of cheques in foreign currency | USD 0-100 Free +other banks' fees USD 100-1000 \$10 +other banks' fees >USD 1000 \$30 +other banks' fees | | |
| Investigation of home cheques deposited to HSBC Greece | € 40 per cheque, max: €100 | | |
| Investigation of home cheques deposited to other Bank | € 20 per cheque, max: €100 | | |
| Investigation of vouchers (over the counter transactions) | € 20 per voucher, max: € 100 | | |
| Payments | | | |
| Standing Order / internal transfers within HSBC Greece (same customer) | Free | | |
| Standing Order / internal transfers to 3rd party account within HSBC Greece | 0.70 per order | | |
| Standing Order for Credit Transfer to other Credit Institution | Companies: € 20 at set up only + wire transfer expenses | | |
| Bill Payment for I.K.A./ Φ.Π.Α./ Φ.Μ.Υ./ Φ.Ε.Ν.Π./ Βεβ. Οφειλές Δ.Ο.Υ. | Free | | |
| Outward Priority Payments (Corporate) - Letter Based / Smartform | 0.20%, min. € 25, max. € 200 | | |
| Out. Payments with indication OUR (without prior interbank agreement) | Remittance charges + Other Bank's Charges | | |
| Inward Payments for companies | 5 | | |
| Cancellation of Bill Payment | 25 | | |
| Additional Repair Charge (missing IBAN and/or BIC) | 10 | | |
| Remittance Confirmation | 25 per sheet, max: € 100 | | |
| Change in original Telegraphic Transfer instructions | 15 | | |
| Remittance Cancellation | 25 | | |
| Processing/Approval of Outward Payments (Presidential Decrees 96/93 & 104/94) | 30 + wire transfer expenses | | |
| Accounts Services | | | |
| Receipt of statement via MT940 message (for companies) | € 10/account/month | | |
| Dispatch of statement via MT940 message (for companies) | € 20/account/month | | |
| Account Service Charges | € 10 per account, per month | | |
| Term Deposits (T/D) - Total charges for Premature Redemption for duration up to 3 months (corporate customers) ⁽⁸⁾ : | Interest difference cost + € 25 max.: up to amount of accrued interest | | |
| Term Deposits - Total charges for Premature Redemption for duration greater than 3 months (corporate customers) ⁽⁸⁾ : | Interest difference cost + € 25 max.: as per agreement | | |
| Copy of statement (up to 6 months) | Free | | |
| Copy of statement (for prior period - over 6 months) | € 10 per page, max: € 100 | | |
| Account opening (Corporate) | € 100 | | |
| Account opening in HSBC Branches abroad (Corporate) | € 500 | | |
| Account Maintenance Fee | € 420.00, per month | | |
| <i>The charge applies irrespective of the number of bank accounts held by the company</i> | | | |

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|--|---|---|---|
| 10. IMPORTS | | | |
| Settlement of documentary and clean collections (sight and time settlements) | 0.50%, min. € 44 | - | - |
| Payment of Documentary and Clean Collections Time Settlements | 0.30%, min. € 10 | - | - |
| Unexecuted and unpaid Documentary and Clean Collections | 0.30%, min. € 15 | - | - |
| Documentary and Clean Collections free of payment | 0,30% | - | - |
| Forward to other bank Documentary and Clean collections | 0.30%, min. € 30 | - | - |
| Maturity extension of Documentary and Clean Collections, Time Settlements customer) | 15 | - | - |
| Repayment of Time Settlement Imports (docs received form customer) | 0.30%, min. € 20 | - | - |
| Advance Payments Imports (docs received form customer) | 0.20%, min. € 10 | - | - |
| Issuance of Documentary Credit (D/C) per quarter | 0.30% | - | - |
| Confirmation of D/C per quarter | 0,20% | - | - |
| Amendment to D/C | 15 | - | - |
| Cancellation or unexecuted D/C | 0.20%, min. € 20 | - | - |
| Guarantee for issuance of unsecured D/C per quarter | 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 separately. 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 | 0.10%, 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 | - | - |
| SWIFT charges other (Europe) | € 12 + € 6 for each additional message | - | - |
| SWIFT charges other (Other countries) | € 20 + € 6 for each additional message | - | - |
| 12. CREDIT TRANSFERS (REMITTANCES) | | | |
| 12a. Domestic payments and payments to EU countries in EUR ⁽²⁾ | | | |
| Internal Transfers to own accounts or third party accounts in HSBC Greece | Free | Free | Free |
| Outward retail wire transfers (Retail) ⁽⁴⁾⁽⁵⁾ | <p>Until 20/10/15 and effective from 01/10/2016 ⁽²⁰⁾: Up to €12.500: €25 From €12.500: 0.25%, minimum €25, maximum €500 Premier: 0.20% min. € 20, max. € 415 Until 30/09/16 ⁽²⁰⁾: €0.80.</p> | <p>Amounts for €0-12.500: €1.20 Advance & Premier €0,80 €12.500,01-50.000: €7 Advance & Premier €5</p> | <p>Until 20/10/15 and effective from 01/10/2016 ⁽²⁰⁾: Amounts for €0-12.500: €20 Until 30/09/16 ⁽²⁰⁾: €0.80</p> |
| Outgoing wire transfers via DIAS TRANSFER / SEPA (Retail customers) (3) | 0.18%, minimum € 20, maximum € 175 Premier: 0.13% min. € 15, max. € 145 | <p>Amounts for €0-12.500: €1.20 Advance & Premier €0,80 €12.500,01-50.000: €7 Advance & Premier €5</p> | <p>Amounts for €0-12.500: €18</p> |
| Outward Payments (Retail) within HSBC | <p>Until 20/10/15 and effective from 01/10/2016 ⁽²⁰⁾: Up to €12.500: €30 From €12.500: 0.30%, min. €30, max. €650 Premier: 0.25% min. € 25, max. €585 Until 30/09/16 ⁽²⁰⁾: a. Free for outward payments where the name of the sender is the same with the name of the recipient, regardless of the currency and always up to €50,000. b. €0.80 for all other outward payments and always up to €50,000.</p> | <p>Amounts for €0-12.500: €16 Advance & Premier €13 €12.500,01-50.000: €32 Advance & Premier €26</p> | <p>Until 20/10/15 and effective from 01/10/2016 ⁽²⁰⁾: €18 Until 30/09/16 ⁽²⁰⁾: a. Free for outward payments where the name of the sender is the same with the name of the recipient, regardless of the currency and always up to €1,000. b. €0.80 for all other outward payments and always up to €1,000.</p> |
| Outward Payments (Retail) via Global Transfers Service (to customer's account within the HSBC Group ⁽⁷⁾⁽¹⁹⁾) | - | Advance & Premier: Free | - |
| 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⁾ & OUTSIDE EU in EUR | | | |
| Outward Payments (Retail) ⁽⁴⁾⁽⁵⁾ | <p>Until 20/10/15 and effective from 01/10/2016 ⁽²⁰⁾: Up to €12.500: €30 From €12.500: 0.30%, min. €30, max. €650 Premier: 0.25% min. € 25, max. €585 Until 30/09/16 ⁽²⁰⁾: €13.</p> | <p>Amounts for €0-12.500: €16 Advance & Premier €13 €12.500,01-50.000: €32 Advance & Premier €26</p> | <p>Until 20/10/15 and effective from 01/10/2016 ⁽²⁰⁾: €25 Until 30/09/16 ⁽²⁰⁾: €13</p> |

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| Outward Payments (Retail) within HSBC | <p>Until 20/10/15 and effective from 01/10/2016⁽²⁰⁾; Up to €12,500: €30 From €12,500: 0.30%, min. €30, max. €650 Premier: 0.25% min. € 25, max. €585</p> <p>Until 30/09/16⁽²⁰⁾; a. Free for outward payments where the name of the sender is the same with the name of the recipient, regardless of the currency and always up to €50,000. b. €13 for all other outward payments and always up to €50,000.</p> | <p>Amounts for €0-12,500: €16 Advance & Premier €13 €12,500,01-50,000: €32 Advance & Premier €26</p> | <p>Until 20/10/15 and effective from 01/10/2016⁽²⁰⁾; €25</p> <p>Until 30/09/16⁽²⁰⁾; a. Free for outward payments where the name of the sender is the same with the name of the recipient, regardless of the currency and always up to €1,000. b. €0.80 for all other outward payments and always up to €1,000.</p> |
| Outward Payments (Retail) via Global Transfers Service (to customer's account within the HSBC Group ⁽⁷⁾ ⁽¹⁹⁾) | - | Advance: €5 Premier: Free | - |
| Mail Transfer (issuance/mailling of Bank Cheque / Demand Draft) | 0.25%, min. € 32, max. € 100 | - | - |
| ⁽⁴⁾ Orders up to € 12,500 (per day) are executed using the HSBC Phone Banking service | | | |
| ⁽⁵⁾ Orders up to € 50,000 (per day) are executed using the HSBC Internet Banking service & HSBC Mobile 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 | | | |
| (20) (21) For exceptional and temporary reasons and only for customers / users of the Internet Banking Service from HSBC because the service is not available for the permitted by the Act of Legislative Content as of 18.07.2015 in effect fund transfers abroad, the Bank has already reduced since the 21st October 2015 and continues to provide a reduced cost for outward payments abroad, through the branch network and through the Phone Banking Service from HSBC, offering the minimum fee of its preferential tariffs, which is applied for the Internet Banking Service from HSBC, until the above mentioned indicative date or any other date mentioned in the Service Price List from time to time. To this end, the Bank may at any time change the above period of validity and / or restore for those users the previous outward payment costs through the branch network, provided the Internet Banking Service is available as it was before this reduction, without prior information but only with a reference in this table. It is stressed that this pricing applies to permitted fund transfers abroad until the designated for the Internet Banking service from HSBC daily fund transfer amount of EURO 50,000. Therefore, for fund transfers abroad of more than EUR 50,000 which are anyway not provided through the Internet Banking service from HSBC, the relevant pricing for fund transfers abroad through the branch network is applied. The permitted fund transfers of up to EURO 1,000 are also effected by the Phone Banking service from HSBC. | | | |
| 12c. OTHER PAYMENT SERVICES REMITTANCES/FX | | | |
| Inward Payments for retail customers | € 0 - 250: €1 € 250,01 - 12,500: €5 € 12,500,01 - 50,000: €8 € 50,001 and above: €10 | € 0 - 250: €1 € 250,01 - 12,500: €5 € 12,500,01 - 50,000: €8 € 50,001 and above: €10 | € 0 - 250: €1 € 250,01 - 12,500: €5 € 12,500,01 - 50,000: €8 € 50,001 and above: €10 |
| Remittance Confirmation | € 25 per sheet, max: € 100 | - | € 20 per sheet, max: € 100 |
| Repair charge to existing telegraphic transfer instruction (prior to processing) | Free | Free | Free |
| Change in original Telegraphic Transfer instructions ⁽¹⁹⁾ | € 15 | € 15 | € 15 |
| Remittance Cancellation ⁽¹⁹⁾ | € 25 Premier: € 20 | € 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 customers (Annual fee; payments are effected quarterly) | GGB: 0,10% on Face Value + VAT 24%, min. 10 + VAT 24% Other Bonds: 0,20% on Face Value + VAT 24%, min. 10 + VAT 24% | - | - |
| Services for Bonds issued in US and taxable by US | | | |
| - W8-Ben Form completion* | 10/ form completion (every 3 years) | | |
| - 1042S Form completion* | 100/ per year per beneficiary | | |
| - Tax reclaim (within timeframes permitted by US law) | 90 | | |
| - Commercial paper custody | As appropriate | | |
| - Custody of Bearer Shares | annually , up to 500 | | |
| * Upon customer's request and in order that the Bond issued by US is not taxed according to the prevailing US law, the first Form is completed and signed by the customer while the second is completed by the Bank | | | |
| 14. PURCHASE & PREMATURE REDEMPTION OF BONDS/ TREASURY BILLS | | | |
| Commission for purchase of Bonds/ Treasury Bills for individuals | | | |
| - for bonds that have remaining duration until their maturity up to 1 year | 70 basis points | - | - |
| - for bonds that have remaining duration until their maturity above 1 year | 220 basis points | - | - |
| <i>The commission is calculated on face value</i> | | | |
| Commission for premature redemption of Bonds/ Treasury Bills for individuals | | | |
| - for bonds that have remaining duration until their maturity up to 1 year | 70 basis points | | |
| - for bonds that have remaining duration until their maturity above 1 year | 220 basis points | | |
| <i>The commission is calculated on face value.</i> | | | |
| 15. OTHER SERVICES / TASKS | | | |
| Legal documentation review - Companies' representation | € 30 + VAT at 24% per opinion | | |
| Hold mail | € 15/month | - | - |
| Reversal of customer's order after processing his/her initial request | 20 | - | - |
| Term Deposits - Total charges for Premature Redemption - individual customers ^{(8) & (9)} | Withdrawan amount X 2% X Remaining Tenure/ 360 (365 for GBP) plus €50 | - | - |
| 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 | - | - |
| Issuance of any certificate/statement/written evidence | € 20 per page, max: € 100 | - | - |
| Letter of intent for L/G issuance/ Financing | 15 | - | - |
| Intermediation fees for vessels/ companies sale & purchase | 15,000 | - | - |
| Postal charges | € 2 Greece, € 5 Europe, € 6 other countries | - | - |
| Courier services | € 8 Greece, € 20 other countries | - | - |

SERVICE PRICE LIST

HSBC France, Athens Branch

PUBLISHED : 2 January 2018

EFFECTIVE : 2 January 2018

| Type of Service | In-Branch Cost in Euro | Using 'HSBC Internet Banking' and 'HSBC Mobile Banking' - Cost in Euro | Using 'HSBC Phone Banking' Cost in Euro |
|---|--|--|---|
| Photocopying charges | € 0.10/page | - | - |
| Loan statements (Corporate) | Free | - | - |
| Loan statements (Retail) | Free | - | - |
| HSBC Advance monthly fee | € 6 | - | - |
| Account opening in HSBC Branches abroad (Retail) | €200 Advance: €100 Premier: Free | - | - |
| Emergency cash advance for HSBC customers who have an account abroad (Emergency encashment) | € 15 (service within 1 hour), Free (Service within 24 hrs), Advance & Premier : Free | - | - |
| Token device at internet banking registration | - | Free | - |
| Replacement of token device due to loss/ theft/ damage | 6 | - | 6 |

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

⁽⁹⁾ If at the time of the order/ request for an early redemption of the T/D, the current at that time interbank rate (Euribor, Libor, etc.) of the corresponding period increases over the same period by 200 basis points vs the corresponding interbank rate of the T/D at the date of issuance, then the Bank shall not only use the above calculation method of the cost of early redemption for the T/D in order to calculate the relative cost of an early redemption of the T/D but shall, in addition, calculate the difference of the interbank rates from the level of 200 basis points.

The administrative cost for handling the instruction of early redemption of T/D shall apply as above.

The above do not apply for T/D receiving interest upfront.

16. FACTORING

| | | | |
|---------------------|------------|---|---|
| Administration fees | 0.10% - 2% | - | - |
|---------------------|------------|---|---|

GENERAL REMARKS

- 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.
- The Bank's prime rates are published in the daily press, as provided by the existing regulations.
- 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.
- 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.
- 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.
- 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.
- 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.
- 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.
- 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.
- 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.
- 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).
- 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.
- Interest on factoring loan accounts and factoring administration fees are subject to VAT at 24%.
- 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.
- Customers should contact the relevant branch offices about special banking transactions not referred to in this table.
- This price list is subject to periodic review and changes will be notified on the notice board in-branch.
- Based on Visa regulations, the relative expenses of 4% will be added to the transaction value, and 1% will be withheld by Visa (see General Terms & Conditions for Individuals, Section I term 5.2 and term 7.5).
- Based on MasterCard regulations, the relative expenses of 4% will be added to the transaction value, and 1% will be withheld by MasterCard (see General Terms & Conditions for Individuals, Section V, Part B, term 8)
- Service provided only through the 'Internet Banking Service from HSBC'
- (20) (21) For exceptional and temporary reasons and only for customers / users of the Internet Banking Service from HSBC because the service is not available for the permitted by the Act of Legislative Content as of 18.07.2015 in effect fund transfers abroad, the Bank has already reduced since the 21st October 2015 and continues to provide a reduced cost for outward payments abroad, through the branch network and through the Phone Banking Service from HSBC, offering the minimum fee of its preferential tariffs, which is applied for the Internet Banking Service from HSBC, until the above mentioned indicative date or any other date mentioned in the Service Price List from time to time. To this end, the Bank may at any time change the above period of validity and / or restore for those users the previous outward payment costs through the branch network, provided the Internet Banking Service is available as it was before this reduction, without prior information but only with a reference in this table. It is stressed that this pricing applies to permitted fund transfers abroad until the designated for the Internet Banking service from HSBC daily fund transfer amount of EURO 50,000. Therefore, for fund transfers abroad of more than EUR 50,000 which are anyway not provided through the Internet Banking service from HSBC, the relevant pricing for fund transfers abroad through the branch network is applied. The permitted fund transfers of up to EURO 1,000 are also effected by the Phone Banking service from HSBC.