



### **IMPORTANT NOTICE - Direct Access Fee (ATM)**

We would like to inform you that since 2009 the EU Regulation 924/2009 is in force, according to which banks are obliged to apply uniform pricing to their customers anywhere in Europe. Based on said relevant Regulation, in case anyone proceeds to cross-border payments in Euro within Union, the bank cannot charge more than in case said transaction was taking place within the country where the bank has its registered offices. Thus, since 22th of July 2019 banks implement their policy with regards to the imposition of the direct access fee not only towards the foreigners visiting our country and making withdrawals from the Greek banks' ATMs, but also towards the Greek citizens making use of the automated transaction machines of banks other than those where they keep their bank account.

The Direct Access Fee shall apply to cash withdrawals from the ATM network of other banks, through D.I.A.S. system or through VISA (within or outside European Union) according to the pricing list of each bank.

Within this context and in order to always provide you with the best services we inform you that the Direct Access Fee **shall not be borne by you if you use for cash withdrawals the HSBC network as well as the ATM network of Alpha Bank (3 transactions per month).**

**Exclusively for our Premier clients the Direct Access Fee shall not apply thereto for unlimited cash withdrawals from the HSBC network and the ATM network of Alpha Bank.**

You may be informed about the Pricing List of the Bank for the use of other Banks' ATM through D.I.A.S. system or through VISA (within or outside European Union), which is available at the branches and our website.