

## TABLE OF COMMISSIONS AND CHARGES CONCERNING CREDIT CARDS

MEMBERSHIP FEE	CARDHOLDER	ADDITIONAL CARDHOLDER	COMPANY	COMPANY CARDHOLDER
<b>VISA</b>				
BUSINESS CARD				€45
VISA CLASSIC	€8.50	FREE	FREE <sup>(1)</sup>	FREE <sup>(1)</sup>
VISA GOLD	€42.50	€20	€25.50 <sup>(1)</sup>	€20 <sup>(1)</sup>
VISA PLATINUM	€85	€59.50	FREE <sup>(1)</sup>	€85 <sup>(1)</sup>
WOMAN'S CARD CREDIT VISA	€60	€40		
CARD & FLY CLASSIC CREDIT VISA	€26	€18		€90
CARD & FLY GOLD CREDIT VISA	€70	€52		
CARD & FLY PLATINUM CREDIT VISA	€140	€90		
BUDGET12 / BUDGET 18 / BUDGET 24 / 36	FREE	FREE	FREE	FREE
<b>AMERICAN EXPRESS</b>				
AMEX BLUE <sup>(2)</sup>	€25.50	€25.50		
AMEX GREEN	€50	FREE		
AMEX GOLD	€85	FREE		
AMEX GREEN CASHBACK <sup>(3)</sup>	€25.50	€25.50		
AMEX GOLD CASHBACK <sup>(3)</sup>	€60	€60		
AMEX PLATINUM CASHBACK <sup>(9)</sup>	€90	€90		
AMEX SUNMILES CLASSIC <sup>(8)</sup>	€25.50	€25.50		
AMEX SUNMILES GOLD <sup>(8)</sup>	€68	€68		
AMEX SUNMILES PLATINUM <sup>(8)</sup>	€136	€136		
AMEX GREEN ETEK	€40	FREE <sup>(5)</sup>		
AMEX GREEN BUSINESS			€34	€34
AMEX GOLD BUSINESS			€50	€50
AMEX GREEN BUSINESS CASHBACK <sup>(4)</sup>			€30	FREE
AMEX GOLD BUSINESS CASHBACK <sup>(3)</sup>			FREE	€60
AMEX BUSINESS SUNMILES PLATINUM			FREE	€68
<b>MASTERCARD</b>				
MASTERCARD BLUE	€8.50	€8.50		
MASTERCARD CLASSIC	€17.50	€17.50		
MASTERCARD GOLD	€45	€22.50		
<b>FOOTBALL CLUB CARDS</b>				
AEL VISA	€25	€25	FREE	€25
APOLLON VISA	€25	€25	FREE	€25
OMONIOIA VISA	€25	€25	FREE	€25
AEK VISA	€25	€25	FREE	€25
APOEL VISA	€25	€25	FREE	€25
ANORTHOSIS MASTERCARD	€25	€25	FREE	€25
<b>MINIMUM PAYMENT OPTION</b>				
Fixed instalment (% on the limit amount of the credit card):		Minimum Amount €17		
BUDGET 12		8.89%		
BUDGET 18		6.11%		
BUDGET 24		4.72%		
BUDGET 36		3.33%		
MASTERCARD BLUE		8.8%		
Cash advance fee worldwide		3.33% min. amount €4.40		
<b>SERVICE CHARGES and HANDLING FEES</b>				
Card re-issue <sup>(6)</sup>		€8.50		
PIN Regeneration <sup>(6)</sup>		€8.50		
Copy of transaction		€8.50		
Copy of statement		€3.40		
Priority Pass		€24 per person		

CARDS WITH NO LIMIT	
	MEMBERSHIP FEE
INTERNET VISA	FREE
AMERICAN EXPRESS POCKET MONEY	FREE
VISA OMONOIA PREPAID / AEL PREPAID / APOLLON PREPAID / AEK PREPAID/ APOEL PREPAID	€10
PREPAID YELLOW / GREEN / PINK / DARK BLUE / LIGHT BLUE / PREPAID VISA	€5
SERVICE CHARGES and HANDLING FEES (7)	
ATM withdrawal fee from BOC in Cyprus & JCC ATMs	FREE
ATM withdrawal fee from other local Banks and worldwide for Euro and SEK	€2.70 for each transaction
ATM withdrawal fee except Euro and SEK	3.33% min. amount €4.40
PREPAID YELLOW/GREEN/PINK/DARK BLUE/LIGHT BLUE / Prepaid Visa	€5
<ul style="list-style-type: none"> <li>• Card re-issue</li> <li>• PIN Regeneration</li> </ul>	
VISA OMONOIA PREPAID / AEL PREPAID / APOLLON PREPAID / AEK PREPAID/ APOEL PREPAID	€8,50
<ul style="list-style-type: none"> <li>• Card re-issue</li> <li>• PIN Regeneration</li> </ul>	
FEES APPLY TO ALL KINDS OF CREDIT CARDS	
HANDLING FEES	
Interest Rate	10.5%
Charges on arrears (Arrears up to €20 will not be charged)	2% monthly (Valid until 31/12/2014)
Handling Fee for non- EUR and SEK transactions	3%

- (1) New cards will not be issued on these products as at 8/1/2015.  
 (2) For all AMEX BLUE cards, issued prior to 16/04/2014, the travel insurance benefit remains optional. The subscription fee for AMEX BLUE cardholders without travel insurance remains €17.  
 (3) For all existing cashback cardholders whose cards were issued until 8/1/2015 the below membership fees will apply

PRODUCT	MEMBERSHIP FEE	
	CARDHOLDER/ COMPANY	ADDITIONAL CARDHOLDER/ COMPANY CARDHOLDER
AMEX GREEN CASHBACK	€30	FREE
AMEX GOLD CASHBACK	€50	FREE
AMEX GOLD BUSINESS CASHBACK	€50	FREE

These cardholders membership fees will be changed on 9/3/2015 as per the above table (see AMEX GREEN CASHBACK, AMEX GOLD CASHBACK, AMEX GOLD BUSINESS CASHBACK).

- (4) AMEX GREEN BUSINESS CASHBACK will not be offered as at 7/1/2015.  
 (5) If the additional cardholder is not a member of ETEK as well, then an AMEX GREEN card is issued.  
 (6) Above charges / fees do not apply to AMERICAN EXPRESS (BLUE, GREEN, GOLD, GREEN BUSINESS, GOLD BUSINESS, SUNMILES PLATINUM, GREEN CASHBACK, GOLD CASHBACK, GREEN BUSINESS CASHBACK, GOLD BUSINESS CASHBACK) and VISA PLATINUM.  
 (7) Above charges / fees do not apply to INTERNET VISA & AMERICAN EXPRESS POCKET MONEY.  
 (8) The product will not be offered as at 9/1/2015.  
 (9) All AMEX SUNMILES PLATINUM cardholders will be migrated on this product. AMEX CASHBACK PLATINUM will be offered to new customers from 1/4/2015.

## TABLE OF COMMISSIONS AND CHARGES CONCERNING DEBIT CARDS

MEMBERSHIP FEE	CARDHOLDER	ADDITIONAL CARDHOLDER	COMPANY	COMPANY CARDHOLDER
<b>EURO</b>				
BUSINESS CARD				€25
VISA ELECTRON	FREE	FREE	FREE <sup>(1)</sup>	FREE <sup>(1)</sup>
VISA CLASSIC	FREE	FREE	FREE <sup>(1)</sup>	FREE <sup>(1)</sup>
VISA GOLD	€42.50	€20	€25.50 <sup>(1)</sup>	€20 <sup>(1)</sup>
VISA PLATINUM	€85	€59.50	ΔΩΡΕΑΝ <sup>(1)</sup>	€85 <sup>(1)</sup>
YOUTH CARD 18-25	FREE			
STUDENT CARD	FREE			
MASTERCARD CLASSIC	FREE	FREE		
MASTERCARD GOLD	€45	€22.50		
<b>USD</b>				
BUSINESS CARD				\$30
VISA ELECTRON	FREE	FREE	FREE <sup>(1)</sup>	FREE <sup>(1)</sup>
VISA CLASSIC	\$20	\$10	\$10 <sup>(1)</sup>	\$10 <sup>(1)</sup>
VISA GOLD	\$50	\$25	\$30 <sup>(1)</sup>	\$25 <sup>(1)</sup>
VISA PLATINUM	\$100	\$70	FREE <sup>(1)</sup>	\$100 <sup>(1)</sup>
<b>STG</b>				
BUSINESS CARD				£20
VISA ELECTRON	FREE	FREE	FREE <sup>(1)</sup>	FREE <sup>(1)</sup>
VISA CLASSIC	£10	£5	£5 <sup>(1)</sup>	£5 <sup>(1)</sup>
VISA GOLD	£35	£15	£20 <sup>(1)</sup>	£15 <sup>(1)</sup>
<b>SEK</b>				
VISA ELECTRON	FREE	FREE	FREE	FREE
<b>SERVICE CHARGES and HANDLING FEES</b>				
Card re-issue <sup>(2)</sup> PIN Regeneration <sup>(2)</sup> Copy of transaction	EUR8.50 / USD 10.00 / STG 7.00 / SEK 100.00			
ATM withdrawal fee from BOC in Cyprus & JCC ATMs	FREE			
ATM withdrawal fee from other local Banks and worldwide for Euro and SEK <sup>(3)</sup>	EUR 2.70 / USD 3.50 / STG 2.30 / SEK 32.00			
ATM withdrawal fee except Euro and SEK <sup>(3)</sup>	3.33% min. amount: EUR 4.40 / USD 5.70 / STG 3.70 / SEK 52.00			
Handling fees for non-euro and SEK transactions	3%			

(1) New cards will not be issued on these products as at 8/1/2015.

(2) Above charges / fees do not apply to VISA PLATINUM.

(3) Above charges / fees do not apply to STUDENT, HAKKI, Youth card 18-25.