

INTERNATIONAL BUSINESS UNIT – TARIFF GUIDE ver. 2.2 (Effective 01.09.2018)

TARIFF	All Tariffs are in EUR unless specified otherwise
1. ACCOUNT FEES	
1.1 CURRENT ACCOUNT & SAVING ACCOUNT MAINTENANCE FEES	
1.1.1 Maintenance Fees - Individuals	€5 per month
1.1.2 Maintenance Fees - Legal entities	€16 per month
1.1.3 Saving Accounts annual maintenance fees	€ 10 per annum
1.2 WITHDRAWAL PENALTY	
1.2.1 Fixed Deposit / Notice Account Withdrawal Penalty	Withdrawn amount x 2% / 365 x remaining days, min €25
1.2.2 Cash Withdrawal over the counter (per withdrawal)	€10 up to €1000, Over €1000 charge 0.1% +€10
1.3 STATEMENTS AND COPIES OF SWIFT MESSAGES	
1.3.1 Duplicate copies of an account statement at customer's request	€2 per page , min €15 for statements up to 2 years Additional charges will apply for statements over 2 years
1.3.2 Copy of swift messages	Min €5
1.4 CUSTOMER ACCOUNT OPENING	
1.4.1 Account Opening fees –for Corporate entities	Min €100 per customer
1.4.2. Changes in directors and/or shareholders	Min € 50 max € 150
1.4.3. Changes of the authorised signatories	Min € 50 max € 150
1.4.4. Change of Registered Address	Min € 50 max € 150
1.4.5 Change of Company Name	Min € 50 max € 150
1.4.6 Other changes to be requested	Min € 50 max € 150
2. EXCHANGE COMMISSION	
2.1 INTERNAL TRANSFERS / INWARD - OUTWARD TRANSFERS / CHEQUES	
2.1.1 Internal / Inward / Outward Transfers / Cheques	0.4%, min €10
2.1.2 Forward Foreign Exchange transactions	Exchange Commission as above (2.1.1) + Stamp duty
2.2 FOREIGN CURRENCY CASH TRANSACTIONS THROUGH CUSTOMER ACCOUNTS OR GENERAL LEDGER ACCOUNTS (OVER THE COUNTER AGAINST CASH)	
2.2.1 Deposit/Withdrawal of EUR notes to/from FCY account	0.5 % min € 6
2.2.2 Deposit/Withdrawal of FCY notes to/from account - different currency	1.5 % min € 10
2.2.3 Deposit/Withdrawal of FCY notes to/from account - same currency	0.5 % min € 6
3. COINS	
3.1 DEPOSIT OF EUR IN CASH	
3.1.1 Deposit of EUR coins	Free of charge up to €20 (above charge 1%)
4. CHEQUES	
4.1 CHEQUES	
4.1.1 Issue of Cheque Book (Normal size) Individual / Corporate	€11.50 + Stamp duty
4.1.2 Issue of Cheque Book computerised A4 size with Corporate logo	€0.032 per cheque + printers invoice + stamp duty
4.1.3 Stop payment of Cheque / Revocation (Customer request)	€15 per cheque max €45
4.1.4 Returned SGBCy Cheque (Insufficient funds)	€50 per cheque
4.1.5 Local cheques deposited by customer in his account returned unpaid	1 st time: €2 per cheque, 2 nd time €12 per cheque
4.1.6 Processing Fee - Rejected SGBCy cheque (Insufficient funds)	€6 per cheque
4.1.7 Deposit of post-dated cheque held at branch	€15 per cheque
4.1.8 Cheques presented to SGBCy counters through special presentation	€30 per cheque charged to beneficiary
4.1.9 Cheques presented at another Bank's counters through special presentation	€100 per cheque charged to beneficiary
4.1.10 Remittance Cheque Image to Customer	€3 per cheque
4.1.11 Cashing SGBCy Cheques	€1 up to €10,000 , Over €10,000 0.1%
4.1.12 Payment of EUR Cheque received on collection - Beneficiary Charged	0.2% min €50 max €140
4.2 BANKER'S DRAFT	
4.2.1 Issue of Banker's Draft	€20 up to €10,000 Over €10,000 charge € 30
5. UTILITY BILLS, STANDING ORDERS, DIRECT DEBITS	
5.1 UTILITY BILLS	
5.1.1 Payment of Utility Bills over the counter	€3 + VAT
5.2 DIRECT DEBITS	
5.2.1 Payment by direct debit	Free of charge
5.2.2 Rejected direct debit	€6
5.2.3 Manual payment of a rejected direct debit	€6
5.3 STANDING ORDERS	
5.3.1 Setting up a standing order / Amendment	€6 + stamp duty
5.3.2 Standing order transfer to customer within Bank (SGBCy)	Same Group Free of charge, Different Customer €3
5.3.3 Standing order of non-execution (insufficient funds)	€6



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6. TRANSFERS / SWIFT	
6.1 OUTGOING PAYMENTS/TRANSFERS/SWIFTS	
6.1.1 Transfer commissions	a) For SEPA payments up to €50,000: €6 up to €5,000, €12 over €5,000 b) For all other payments: 0,12% min € 50 max € 500
6.1.2 Correspondent fees (where charges state: OUR)	a) €20 up to €5,000, €40 over €5,000 b) For payments in a currency other than the local currency of the Beneficiary's Bank: €40 up to €5,000, €80 over €5,000
6.1.3 Same Day Value Fee	0.05% up to €500,000, 0.02% thereof min €21
6.1.4 Next Day Value Fee	0.025% up to €500,000, 0.01% thereof min 11
6.1.5 Urgent Processing *	€15
6.1.6 Missing IBAN for countries where IBAN has been adopted	€20
6.1.7 Amendment of a Transfer / Tracers - investigations	€50 plus €15 per message
6.2 INCOMING PAYMENTS/TRANSFERS/SWIFTS	
6.2.1 Processing fees on Incoming payment orders charged	For transfers in EUR up to €50,000 from a bank located in EU: No fees up to €5,000. For amounts > €5,000 €15 For all other transfers 0.1% min €15 max €35
6.2.2 Query by swift on an Incoming payment	€50 plus €15 per message
6.2.3 Incorrect/Missing IBAN	€5
6.3 INTERNAL TRANSFERS	
6.3.1 Commission for internal transfers same currency different customers	€3
6.4. BULK PAYMENTS	
6.4.1 Payroll	Outgoing : €1 per transaction, Internal: Free of charge
6.4.2 Auto payments (maximum amount €50,000 per transaction)	Outgoing: €4 per transaction, Internal: Free of charge
6.5 LARGE TRANSACTIONS	
6.5.1 High Value transactions will be charged on a case by case basis, taking into consideration the high risk involved, the extra work needed regarding AML issues, KYC issues, justifications required regarding the origin and destination of funds etc.	
7. PRIVATE BANKING	
7.1 SUBSCRIPTION FEES	
7.1.1 SUBSCRIPTION FEES (Other than Amundi Funds)	Up to 5%
7.1.2 SUBSCRIPTION FEES (Amundi Funds)	Up to 4.50%
7.2 EXIT FEES	
7.2.1 EXIT FEES (other than Amundi Funds)	up to 2%
7.2.2 EXIT FEES (Amundi Funds)	Administrative fee: €85
7.3 TRADING	
7.3.1 Equities / ETF (Exchange Traded Funds)	0.65% min €85
7.3.2 Bonds	0.40% min €85
7.4 SUPPLEMENTARY	
7.4.1 Collection Fee	from 3.00 to 25.00 in Currency of product
7.4.2 Custody Account Fee	0.055% per quarter (0.22% annual) on all products
7.4.3 Transfer of Securities (In / Out)	€85 per security
7.4.4 Settlement Fees for Equities/Bonds and ETF's	€25
7.4.5 Settlement Fees for Hedge Funds	Minimum €250
8. VISA CREDIT AND DEBIT CARDS	
8.1 VISA INFINITE, GOLD AND ELECTRON CARDS	
8.1.1 Visa Infinite and Gold Cash Withdrawals from ATM and branch networks of all banks	3.33%, min €6
8.1.2 Visa Infinite Annual Fee	€300
8.1.3 Visa Gold Annual Fee	€60
8.1.4 Supplementary Infinite Card Annual Fee	€220
8.1.5 Supplementary Gold Card Annual Fee	€25
8.1.6 Infinite Card Re-issue / Replacement	€50
8.1.7 Gold Card Re-issue/ Replacement	€10
8.1.8 Pin Re-issue / Replacement for Infinite Card	€50
8.1.9 Pin Re-issue/ Replacement for Gold Card	€10
8.1.10 Unblocking of visa card (blocking due to arrears only)	€10
8.1.11 Notification Letter fee for Infinite and Gold Cards	€20
8.1.12 Electron Annual Fee	€12
8.1.13 Electron Cash Withdrawals	Free of charge
8.1.14 Electron Card Re-issue / Replacement	€10
8.1.15 Pin Re-issue/ Replacement for Electron cards	€10
8.1.16 Currency conversion fees for transactions made in currencies other than Euro or Swedish Krown	3%

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9. INTERNET BANKING	
9.1 eSGBCy	
9.1.1 eSGBCy subscription	Free of charge
9.1.2 eSGBCy – Internal Payments	Free of charge
9.1.3 eSGBCy – Outgoing Transfers Payment Commission	a) For Transfers in Euro up to €50,000 within SEPA Zone: €4 up to €5,000 €8 over €5,000 b) For all other transfers: 0.075% min€25 max€350
9.1.4 eSGBCy – Exchange Commission - Outgoing Transfers	0.3%, min €7
9.1.5 eSGBCy – Exchange Commission - Internal Transfers	0.4%, min €10
9.2. SOGECASH WEB	
9.2.1 Sogecash WEB/Cash Management services	As per conditions defined in the signed contract (case by case)
10. SAFE DEPOSIT BOXES	
10.1 SAFE DEPOSIT BOX ANNUAL AND VISIT FEES	
10.1.1 Annual fee Small deposit box (period of rental 01/01 to 31/12) proportional	€ 125 + VAT
10.1.2 Annual fee Medium deposit box (period of rental 01/01 to 31/12) proportional	€ 150 + VAT
10.1.3 Annual fee Large deposit box (period of rental 01/01 to 31/12) proportional	€ 175 + VAT
10.1.4 Visit fee to safe deposit per visit from the 3 rd visit	€15 + VAT (first two visits per year free of charge)
11. OTHER SERVICES	
11.1 RETURNED MAIL	
11.1.1 Mail returned to bank due to incorrect address	€6
11.2 FAX/EMAIL FEES	
11.2.1 Fax. E-mail Fees	Local €2.50 per page, Abroad €3.50 per page
11.3 POSTAGES	
11.3.1 Postages - General	Local €5, Abroad €10
11.4 PAST TRANSACTIONS	
11.4.1 Investigation on past transactions	up to 2 months -->€50, over 2 months -->€100 over 2 years --> Additional charges will apply
11.5 OTHER CHARGES	
11.5.1 Courier Charges – DHL, Aramex, Fed-Ex etc. (less than 0.5 Kg -)	Local €15 , Overseas €65
11.5.2 Setting up of clients Test Key	€100
11.5.3 Test Key yearly fee	Individual €20, Corporate €50
11.5.4 Closing of account / relationship	Minimum €50
11.5.5 Dormant Account Quarterly Fee	€50
11.5.6 Manual creation of confirmation of deposit slips	€10 (the fee will be waived for e-mail notifications)
11.6 CERTIFICATES / REFERENCES	
11.6.1 Certificate of Balances and/or interest	€20 (last year), €40 (previous years)
11.6.2 End of Year Certificate for auditors/accountants	€80 (additional €50 if securities are reported)
11.6.3 Reference Letter / Status Report	€35
11.6.4 Ad Hoc issue of statement or voucher for visa	€2 per page, min €15
11.6.5. Certificate of signatories to auditors	€30
12. TRADE FINANCE - DOCUMENTARY CREDITS / BILLS FOR COLLECTION	
12.1 DOCUMENTARY CREDITS	
12.1.1 Transaction Fee	€50
12.1.2 Amendment Commission	€60
12.1.3 Non utilisation Commission	€60
12.1.4 Handling Commission	0.25%, min €200
12.1.5 Acceptance / Deferred Payment Commission	0.6% per quarter (first quarter), min €90, thereafter 0,2% per month
12.1.6 Discrepancy Fees	€75 per set
12.1.7 Payment Commission (Export DC)	0.2% min €60, max €160
12.1.8 Advising Commission (Export DC)	0.1% min €100, max €150
12.1.9 Transfer of Credit Commission (Export DC)	0.6% per quarter, min €90
12.1.10 Assignment of Proceeds Commission (Export DC)	€60 per assignment
12.1.11 Import Credit Opening / Extension Commission (Import DC)	0.6% per quarter (first quarter),min €90,thereafter 0,2% per month +Stamp Duty
12.2 BILLS FOR COLLECTION	
12.2.1 Handling Commission	0.15%, min €65, max €200
12.2.2 Collection / Payment Commission	0.1%, min €35, max €100
12.2.3 Transaction Fee	€30
12.2.4 Inward Bills Avalization Commission	0.6% per quarter (first quarter), min €90, thereafter 0,2% per month
12.3 DOCUMENTARY GUARANTEES / STANDBY CREDITS	
12.3.1 Issuing Commission / Extension Commission	0.45% per quarter (first quarter), min €60, thereafter 0,15% per month + S.Duty
12.3.2 Amendment Commission	€60
12.3.3 Commission for Indemnities to Ship.Cos. for Missing B/L under ILC (Ship.Guar.)	€22 + stamp duty

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12.3.4 Endorsement - Airway Bills, Notifications	€ 11
12.3.5 Handling Commission	0.2%, min €50 max €200
12.3.6 Standby Credit Opening / Extension Commission	1.8 % p.a. calculated on a quarterly basis, min €160 + Stamp Duty
12.3.7 Advising commission (Guarantee / Amendment)	€60
12.3.8 Transaction Fee	€25
12.4 OTHER TRADE FINANCE CHARGES	
12.4.1 Placing of goods in Warehouse	0.1% of goods value, per quarter min €60
12.4.2 Release of goods from Warehouse	€30 per release
12.4.3 Confirmation of Warehouse for goods in bonded	€45 per confirmation
12.4.4 Inspection of goods in Warehouse	€150 per visit
12.4.5 SWIFT charges	€20
12.4.6 Discounting Commission	0.25%, min €11
13. CREDIT FACILITIES	
13.1 FEES	
13.1.1 Arrangement Fee	0.5%-1.25%, min €100
13.1.2 Documentation Fee	€100
13.1.3 Quarterly Facilities Fee -Individuals /Corporate	0.25%, min €12.5 per quarter
13.1.4 Rescheduling / restructuring fee	0.25% -1%, min €60
13.1.5 Termination Fees	0.05% Min €60
13.1.6 Withdrawal fee for each drawdown of unutilised portion of loan	€20 per withdrawal
13.1.7 Authorized Temporary limit fee	0.75% per month, min €100
13.1.8 Facility prepayment fees	2% on the amount prepaid (non CCA), as per legislation for CCA facilities
13.1.9 Mortgage release(excludes refinancing facilities)	€60 in cases of early repayment
13.1.10 Renewal fee	0.3-1% Min €100 Additional fees may be levied for non-utilisation of overdraft limit
13.2 CHARGE ON EXCESS / OVERDUE INSTALMENTS LETTERS	
13.2.1 Excess/Due instalments Letter to Borrower / Guarantor	€ 20
13.2.2 Telephone Charges for excess, arrears, visa arrears	Local €2, abroad €4
13.2.3 Excess fee	€16 for every debit entry (excluding debit interest, charges and fees)
13.2.4 Fees on loan arrears	€20 per unpaid loan instalment

NOTES:
*** CUT OFF TIMES FOR URGENT OUTWARD PAYMENT TRANSACTIONS:**

Monday to Thursday 14:45

Friday 14:15

Any payment requests received after the cut off times to be processed the same day, will bear an additional cost as indicated under Ref. No. 6.1.5-Urgent Processing.

Additional fees may apply for ad hoc expenses, which will reflect the actual cost of the bank providing the service