



SGBCy TARIFF GUIDE ver. 5.0 (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1.2.1 Fixed Deposit / Notice Account Withdrawal Penalty	Withdrawn amount x 2% / 365 x remaining days, min €25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 COPY 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. Changes of the authorised signatories	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, max €400
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 Stamp Duty included) Individual / Corporate	€14
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 Remittance of FCY Cheque for collection to same currency account	€50 + all charges applied by correspondent
4.1.13 Payment of EUR and FCY 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
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 €35 max €450
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



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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
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 Cards	€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%
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)



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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 €15
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	€15 (last year), €40 (previous years)
11.6.2 End of Year Certificate for auditors/accountants	€ 65(additional €35 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
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



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13. CREDIT FACILITIES	
13.1 FEES	
13.1.1 Arrangement Fee	0.5%-1.25%, min €100
13.1.2 Documentation Fee	€50 only if no security + EUR20 for each security document
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.