



INTERNATIONAL BUSINESS UNIT – TARIFF GUIDE ver. 3.0 (Effective 22.04.2020)

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	€20 per month
1.1.3 Saving Accounts annual maintenance fees	€ 10 per annum
1.2.4 Funding Account	€16 per annum
1.2 WITHDRAWAL PENALTY	
1.2.1 Fixed Deposit / Notice Account Withdrawal Penalty	Withdrawn amount x 1% / 365 x remaining days, min €25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 Additional 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
1.4 CUSTOMER ACCOUNT OPENING	
1.4.1 Account Opening fees –for Corporate entities	Min €150 per customer
1.4.2. Account Opening fees –for individuals	€ 50
1.4.3. Changes of AOP details (Directors and shareholders, authorised signatories, Registered Address, Company Name)	Min € 50 max € 500
1.4.4. Periodic Review of the account	€ 100
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
3. CHEQUES	
3.1 CHEQUES	
3.1.1 Issue of Cheque Book (Normal size) Individual / Corporate	€16.00 + Stamp duty
3.1.2 Issue of Cheque Book computerised A4 size with Corporate logo	€1.6 per 50 cheques + printers invoice + stamp duty
3.1.3 Stop payment of Cheque / Revocation (Customer request)	€15 per cheque max €45
3.1.4 Returned SGBCy Cheque (Insufficient funds)	€50 per cheque
3.1.5 Local cheques deposited by customer in his account returned unpaid	1 st time: €2 per cheque, 2 nd time €12 per cheque
3.1.6 Processing Fee - Rejected SGBCy cheque (Insufficient funds)	€6 per cheque
3.1.7 Cheques presented to SGBCy counters through special presentation	€30 per cheque charged to beneficiary
3.1.8 Cheques presented at another Bank's counters through special presentation	€100 per cheque charged to beneficiary
3.1.9 Cashing SGBCy Cheques	€1 up to €10,000 , Over €10,000 0.1%
3.1.10 Payment of EUR Cheque received on collection - Beneficiary Charged	0.2% min €50 max €140
3.2 BANKER'S DRAFT	
3.2.1 Issue of Banker's Draft	€20 up to €10,000 Over €10,000 charge € 30
4. UTILITY BILLS, STANDING ORDERS, DIRECT DEBITS	
4.1 DIRECT DEBITS	
4.1.1 Payment by direct debit	Free of charge
4.1.2 Rejected direct debit	€6
4.1.3 Manual payment of a rejected direct debit	€6
4.2 STANDING ORDERS	
4.2.1 Setting up a standing order / Amendment	€6 + stamp duty
4.2.2 Standing order transfer to customer within Bank (SGBCy)	Same Group Free of charge, Different Customer €3
4.2.3 Standing order of non-execution (insufficient funds)	€6
5. TRANSFERS / SWIFT	
5.1 OUTGOING PAYMENTS/TRANSFERS/SWIFTS	
5.1.1 Transfer commissions	a) For SEPA payments up to €50,000: €6 up to €5,000, €12 over €5,000 [Charges always 'SHARED'] b) For all other payments: 0,12% min € 35 max € 750
5.1.2 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
5.1.3 Same Day Value Fee	0.02% up to €500,000, 0.02% thereafter min €21
5.1.4 Next Day Value Fee	0.01% up to €500,000, 0.01% thereafter min 11
5.1.5 Missing IBAN for countries where IBAN has been adopted	€20
5.1.6 Amendment of a payment/ customer request for tracers/ Investigation	€65 plus €15 per message
5.2 INCOMING PAYMENTS/TRANSFERS/SWIFTS	
5.2.1 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% max €300
5.2.2 Query by swift on an Incoming payment	€50 plus €15 per message



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5.2.3 Incorrect/Missing IBAN	€5
5.3. BULK PAYMENTS	
5.3.1 Payroll	Outgoing : €1 per employee, Internal: Free of charge
5.3.2 Auto payments (maximum amount €50,000 per transaction)	Outgoing: €4 per transaction, Internal: Free of charge
5.4 LARGE TRANSACTIONS	
5.4.1 High Value transactions (Over 500K) 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.	
6. PRIVATE BANKING	
6.1 SUBSCRIPTION FEES	
6.1.1 SUBSCRIPTION FEES (Other than Amundi Funds)	Up to 5%
6.1.2 SUBSCRIPTION FEES (Amundi Funds)	Up to 4.50%
6.2 EXIT FEES	
6.2.1 EXIT FEES (other than Amundi Funds)	up to 2%
6.2.2 EXIT FEES (Amundi Funds)	Administrative fee: €85
6.3 TRADING	
6.3.1 Equities / ETF (Exchange Traded Funds)	0.65% min €85
6.3.2 Bonds	0.40% min €85
6.4 SUPPLEMENTARY	
6.4.1 Collection Fee	from 3.00 to 25.00 in Currency of product
6.4.2 Custody Account Fee	0.055% per quarter (0.22% annual) on all products
6.4.3 Transfer of Securities (In / Out)	€85 per security
6.4.4 Settlement Fees for Hedge Funds	Minimum €250
7. VISA CREDIT AND DEBIT CARDS	
7.1 VISA, GOLD BUSINESS AND DEBIT CARDS	
7.1.1 Visa Gold Credit and Business Cash Withdrawals from ATM and branch networks of all banks	3.33%, min 6
7.1.2 Visa Business Annual Fee	€60
7.1.3 Visa Gold Annual Fee	€60
7.1.4 Supplementary Business Card Annual Fee	€25
7.1.5 Supplementary Gold Card Annual Fee	€25
7.1.6 Business Card Re-issue / Replacement	€10
7.1.7 Gold Card Re-issue/ Replacement	€10
7.1.8 Pin Re-issue / Replacement for Business Cards	€10
7.1.9 Pin Re-issue/ Replacement for Gold Card	€10
7.1.10 Unblocking of visa card (blocking due to arrears only)	€10
7.1.11 Notification Letter fee for Business and Gold Cards	€20
7.1.12 Platinum Debit Annual Fee	€12
7.1.13 Platinum Debit Cash Withdrawals	Free of charge
7.1.14 Platinum Debit Card Re-issue/Replacement	€10
7.1.15 Pin Re-issue/ Replacement for Platinum Debit cards	€10
7.1.16 Currency conversion fees for transactions made in currencies other than Euro or Swedish Krown	3%
7.1.17 Temporary Limit Increase	€10
8. INTERNET BANKING	
8.1 eSGBCy	
8.1.1 Digital Banking subscription	Free of charge
8.1.2 Digital Banking – Internal Payments	Free of charge
8.1.3 Digital Banking – 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€450
8.1.4 Digital Banking – Exchange Commission - Outgoing Transfers	0.3%, min €7 max €400
8.1.5 Adding beneficiary	Through Branch €10 Through eSGBCy Free of charge
8.2. SOGECASH WEB	
8.2.1 Sogecash WEB/Cash Management services	As per conditions defined in the signed contract (case by case)
9. SAFE DEPOSIT BOXES	
9.1 SAFE DEPOSIT BOX ANNUAL AND VISIT FEES	
9.1.1 Annual fee Small deposit box (period of rental 01/01 to 31/12) proportional	€ 125 + VAT
9.1.2 Annual fee Medium deposit box (period of rental 01/01 to 31/12) proportional	€ 150 + VAT
9.1.3 Annual fee Large deposit box (period of rental 01/01 to 31/12) proportional	€ 175 + VAT
9.1.4 Visit fee to safe deposit per visit from the 3 rd visit	€15 + VAT (first two visits per year free of charge)

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10. OTHER SERVICES	
10.1 PAST TRANSACTIONS	
10.1.1 Investigation on past transactions	up to 2 months -->€50, over 2 months -->€100 over 2 years --> Additional charges will apply
10.2 OTHER CHARGES	
10.2.1 Courier Charges – DHL, Aramex, Fed-Ex etc. (less than 0.5 Kg -) Postages - General	Local €15 , Overseas €65
10.2.2 Setting up of clients Test Key	€100
10.2.3 Test Key yearly fee	Individual €20, Corporate €50
10.2.4 Closing of account / relationship	Minimum €50
10.2.5 Dormant Account Quarterly Fee	€50
10.3 CERTIFICATES / REFERENCES	
10.3.1 Certificate of Balances and/or interest	€20 (last year), €40 (previous years)
10.3.2 End of Year Certificate for auditors/accountants	€100 (additional €60 for additional information)
10.3.3 Reference Letter / Status Report	€35
10.3.4 Ad Hoc issue of statement or voucher for visa	€2 per page, min €15
10.3.5. Certificate of signatories to auditors	€30
11. TRADE FINANCE - DOCUMENTARY CREDITS / BILLS FOR COLLECTION	
11.1 DOCUMENTARY CREDITS	
11.1.1 Transaction Fee	€50
11.1.2 Amendment Commission	€60
11.1.3 Non utilisation Commission	€60
11.1.4 Handling Commission	0.25%, min €200
11.1.5 Acceptance / Deferred Payment Commission	0.2% per month ,min 3months, min €90,
11.1.6 Discrepancy Fees	€75 per set
11.1.7 Payment Commission (Export DC)	0.2% min €60, max €160
11.1.8 Advising Commission (Export DC)	0.1% min €100, max €150
11.1.9 Transfer of Credit Commission (Export DC)	0.6% per quarter, min €90
11.1.10 Assignment of Proceeds Commission (Export DC)	€60 per assignment
11.1.11 Import Credit Opening / Extension Commission (Import DC)	0.2% per month ,min 3months, min €90, +Stamp Duty
11.2 BILLS FOR COLLECTION	
11.2.1 Handling Commission	0.15%, min €65, max €200
11.2.2 Collection / Payment Commission	0.1%, min €35, max €100
11.2.3 Transaction Fee	€30
11.2.4 Inward Bills Avalization Commission	0.6% per quarter (first quarter), min €90, thereafter 0,2% per month
11.3 DOCUMENTARY GUARANTEES / STANDBY CREDITS	
11.3.1 Issuing Commission / Extension Commission	0.45% per quarter (first quarter), min €60, thereafter 0,15% per month + S.Duty
11.3.2 Amendment Commission	€60
11.3.3 Commission for Indemnities to Ship.Cos. for Missing B/L under ILC (Ship.Guar.)	€22 + stamp duty
11.3.4 Endorsement - Airway Bills, Notifications	€ 11
11.3.5 Handling Commission	0.2%, min €50 max €200
11.3.6 Standby Credit Opening / Extension Commission	1.8 % p.a. calculated on a quarterly basis, min €160 + Stamp Duty
11.3.7 Advising commission (Guarantee / Amendment)	€60
11.3.8 Transaction Fee	€25
11.4 OTHER TRADE FINANCE CHARGES	
11.4.1 Placing of goods in Warehouse	0.1% of goods value, per quarter min €60
11.4.2 Release of goods from Warehouse	€30 per release
11.4.3 Confirmation of Warehouse for goods in bonded	€45 per confirmation
11.4.4 Inspection of goods in Warehouse	€150 per visit
11.4.5 SWIFT charges	€20
11.4.6 Discounting Commission	0.25%, min €11
12. CREDIT FACILITIES	
12.1 FEES	
12.1.1 Arrangement Fee	0.5%-1.25%, min €100
12.1.2 Documentation Fee	€100
12.1.3 Quarterly Facilities Fee (For expired facilities) -Individuals /Corporate	0.25%, min €12.5 per quarter
12.1.4 Rescheduling / restructuring fee	0.25% -1%, min €60
12.1.5 Termination Fees	0.05% Min €60
12.1.6 Authorized Temporary limit fee	0.75% per month, min €100
12.1.7 Facility prepayment fees	2% on the amount prepaid (non CCA), as per legislation for CCA facilities
12.1.8 Mortgage release (excludes refinancing facilities)	€60 in cases of early repayment
12.1.9 Renewal fee	0.3-1% Min €100 Additional fees may be levied for non-utilisation of overdraft limit
12.2 CHARGE ON EXCESS / OVERDUE INSTALMENTS LETTERS	



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12.2.1 Excess/Due instalments Letter to Borrower / Guarantor	€ 20
12.2.2 Telephone Charges for excess, arrears, visa arrears	Local €2, abroad €4
12.2.3 Excess fee	€16 for every debit entry (excluding debit interest, charges and fees)

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