

TABLE OF COMMISSIONS AND CHARGES CONCERNING CREDIT CARDS

MEMBERSHIP FEE	CARDHOLDER	ADDITIONAL CARDHOLDER	COMPANY	COMPANY CARDHOLDER
<u>VISA</u>				
VISA CLASSIC	€8.50	FREE	FREE	FREE
VISA GOLD	€42.50	€20	€25.50	€20
VISA PLATINUM	€85	€59.50	FREE	€85
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
<u>AMERICAN EXPRESS</u>				
AMEX BLUE ****	€25.50	€25.50		
AMEX GREEN	€50	FREE		
AMEX GOLD	€85	FREE		
AMEX GREEN CASHBACK	€30	FREE		
AMEX GOLD CASHBACK	€50	FREE		
AMEX SUNMILES CLASSIC	€25.50	€25.50		
AMEX SUNMILES GOLD	€68	€68		
AMEX SUNMILES PLATINUM	€136	€136		
AMEX GREEN ETEK	€40	FREE ***		
AMEX GREEN BUSINESS			€34	€34
AMEX GOLD BUSINESS			€50	€50
AMEX GREEN BUSINESS CASHBACK			€30	FREE
AMEX GOLD BUSINESS CASHBACK			€50	FREE
AMEX BUSINESS SUNMILES PLATINUM			FREE	€68
<u>MASTERCARD</u>				
MASTERCARD BLUE	€8.50	€8.50		
MASTERCARD CLASSIC	€17.50	€17.50		
MASTERCARD GOLD	€45	€22.50		
<u>FOOTBALL CLUB CARDS</u>				
AEL VISA	€25	€25	FREE	€25
APOLLON VISA	€25	€25	FREE	€25
OMONOIA VISA	€25	€25	FREE	€25
AEK VISA	€25	€25	FREE	€25
APOEL VISA	€25	€25	FREE	€25
ANORTHOSIS MASTERCARD	€25	€25	FREE	€25
<u>BUSINESS CREDIT VISA</u> *****				€60
MINIMUM PAYMENT OPTION				
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		
SERVICE CHARGES and HANDLING FEES				
Card re-issue *		€8.50		
PIN Regeneration*		€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 **	
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 • Card re-issue • PIN Regeneration	€5
VISA OMONOIA PREPAID / AEL PREPAID / APOLLON PREPAID / AEK PREPAID/ APOEL PREPAID • Card re-issue • PIN Regeneration	€8,50
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%

* 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.

** Above charges / fees do not apply to INTERNET VISA & AMERICAN EXPRESS POCKET MONEY.

*** If the additional cardholder is not a member of ETEK as well, then an AMEX GREEN card is issued.

**** 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.

***** Business Credit Visa applies for ex-Laiki Bank customers only.

TABLE OF COMMISIONS AND CHARGES CONCERNING DEBIT CARDS

MEMBERSHIP FEE	CARDHOLDER	ADDITIONAL CARDHOLDER	COMPANY	COMPANY CARDHOLDER
EURO				
VISA ELECTRON	FREE	FREE	FREE	FREE
YOUTH CARD 18-25	FREE			
STUDENT CARD	FREE			
VISA CLASSIC	FREE	FREE	FREE	FREE
VISA GOLD	€42.50	€20	€25.50	€20
VISA PLATINUM	€85	€59.50	ΔΩΡΕΑΝ	€85
MASTERCARD CLASSIC	FREE	FREE		
MASTERCARD GOLD	€45	€22.50		
BUSINESS DEBIT VISA***				€60
USD				
VISA ELECTRON	FREE	FREE	FREE	FREE
VISA CLASSIC	\$20	\$10	\$10	\$10
VISA GOLD	\$50	\$25	\$30	\$25
VISA PLATINUM	\$100	\$70	FREE	\$100
STG				
VISA ELECTRON	FREE	FREE	FREE	FREE
VISA CLASSIC	£10	£5	£5	£5
VISA GOLD	£35	£15	£20	£15
SEK				
VISA ELECTRON	FREE	FREE	FREE	FREE
SERVICE CHARGES and HANDLING FEES				
Card re-issue * PIN Regeneration * 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**	EUR 2.70 / USD 3.50 / STG 2.30 / SEK 32.00			
ATM withdrawal fee except Euro and SEK**	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%			

* Above charges / fees do not apply to VISA PLATINUM.

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

*** Business Debit Visa applies only for ex-Laiki Bank customers.