SERVICE PRICE LIST

HSBC Continental Europe, Greece

PUBLISHED: 1 December 2020

CHANGES WILL BE EFFECTIVE FROM: 1 December 2020

Type of Service	In-Branch Cost in Euro	Using 'HSBC Internet Banking' and 'HSBC Mobile Banking' - Cost in Euro	Using 'HSBC Phone Banking' Cost in Euro
1. DEPOSITS/ WITHDRAWALS			
Deposits/Withdrawals Retail customers			
Withdrawal in Euro from cashier's desk	Free	-	-
Withdrawal in foreign currency from cashier's desk (from own account in Euro or in f/cy, or against cash)	0.30%, minumum:15 Premier: free	-	-
Cash deposit in Euro & foreing currenty to third party accounts	Free	-	-
Statements			
Copy of statement (up to 6 months) (19)	Free	Free	Free
Copy of statement (for prior period - over 6 months) (19)	€ 10 per page, max: € 100 Premier: Free	€ 5 per page, max: € 100 Advance & Premier: Free	-
Investigation of home cheques deposited to HSBC Greece	€ 40 per cheque, max: €100	-	-
Investigation of home cheques deposited to other Bank	€ 20 per cheque, max: €100	-	-
Investigation of vouchers (over the counter transactions)	€ 20 per voucher, max: € 100	-	-
2. CHEQUES			
Issuing of cheque book (Retail) (19)	10 sheets: € 10 25 sheets: € 15 Payrolling accounts: Free Premier: Free	10 sheets: € 6 25 sheets: € 10 Payrolling accounts: Free Advance & Premier: Free	-
Handling stamped cheques	30	-	-
Handling cancelations of cheque requests (19)	30	Free	-
Redeposit of other bank's stamped cheque	18	-	-
Bank draft issuance in Euro or foreign currency (19) (20)	0.25%, minimum € 15, maximum € 150 Premier: 0.20% min. € 15, max. € 120	Amounts for €0-12,500: €16 Advance & Premier €13 €12,500.01-50,000: €32 Advance & Premier €26	-
Bank draft issuance in Euro (in favor of the ordering customer)	Free	-	-
Bank draft issuance (in favor of public organisation)	Free	-	-
Cancellation of Bank Draft (BD) (at customer's request)	BDs in favor of the customer: free, BDs in favor of 3rd parties: 10	-	-
Encashment of American Express Traveller's Cheque	The service is not provided effective 3 December 2013.		-
Collection of cheques in foreign currency (21)	Retail: 0.20%, min. €20, max. €150 + Correspondent's fees, Premier: 0.10%, max € 150 + Correspondent's fees	-	-
3. LOANS			
Mortgage lien-backed Housing / Repair / Consumer loans			
Administration fees for loans :			
Mortgage loan	500	-	-
Mortgage loan balance transfer from another bank	Free		
Home Equity Consumer loan	500	-	-
Legal evaluation	79 + VAT at 24%	-	-
Appearance before court	241 + VAT at 24%	-	-
Technical evaluation	€ 130 + VAT at 24%*	-	-
Underwriting	The costs of mortgage registration as well as the land registration fee are paid by the borrower. The costs for the underwriting of the mortgage today are about 1.1% of the amount of underwriten, while land registration fees, where required, are €35 per horizontal property and € 20 in the case of storage or parking space.	-	-
Release of pre-notice	250	-	-
On-site inspection / progress of work evaluation(1)	€ 60 per visit + VAT at 24%	-	-
**For loans above €600K, a 2nd technical evaluation is required; i.e. plus €130 + VAT at 24%. For partial drawdowns €60 + VAT at 24% per technical evaluation.*			
Transfer of mortgage loan agreement (legal relationship) to another Bank	380	-	-
Other consumer loans			
Administrative fees:			
● Unsecured loans	175 Premier: 120	-	-
● Unsecured (with Payment Protection Plan cover)	100	-	-
● Unsecured (with Payment Protection Plan cover for existing customers)	100	-	-
● Unsecured loan transfer	150	-	-
Administrative fees for loans linked to demand deposits and/or investments	250	-	-
Amendment to loan agreement (indicatively: change of pledge, restriction of the underwriting of the property, changes in the insurance policy, addition/change of prenoted property, addition/removal of guarantor)	90	-	-
Amendment to loan agreement for refinancing	Free	-	-
Corporate loans			
Maintenance fees	Upon Agreement	-	-
Commitment fees	Upon Agreement	-	-
4. DEBIT CARDS			
HSBC ATM withdrawals (in Greece)	Free	-	-
HSBC ATM withdrawals (abroad)	€2 with three withdrawals per month free, (U-start, Advance, Premier: Free)		
ATM withdrawals from DIAS network	€0.60, Premier: €0.30	-	-
ATM withdrawals from AlphaNet network	€2 with three withdrawals per month free, (Premier: Free)	-	-
ATM deposit to AlphaNet network	Free		
ATM withdrawals from PLUS network (abroad) within the EU	€0.60, Premier: €0.30	-	-
ATM withdrawals from PLUS network (abroad) outside the EU	€6, Premier: €3	-	-
HSBC ATM Balance enquiry (in Greece)	Free	-	-

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HSBC ATM Balance enquiry (abroad)	€0.30 with three enquiries per month free (U-start, Advance Premier: Free)	-	-
ATM Balance enquiry from DIAS network	€0.30	-	-
ATM Balance enquiry from AlphaNet network	€0.30 with three enquiries per month free, (Premier: Free)	-	-
ATM Balance enquiry from PLUS network (abroad) within the EU	€0.30	-	-
ATM Balance enquiry from PLUS network (abroad) outside the EU	€0.50	-	-
SMS Transaction Alert Service	0-10 SMS: €1.2/month 11 SMS and above: €0.20/per SMS	-	0-10 SMS: €1.2/month 11 SMS & above: €0.20/per SMS
Ctrl Card			
Card Issuance [19]	Free	Free	
Annual fee [19]	Free	Free	
Transfer amount in Card	Free	Free	
Transfer amount from Card to HSBC account	Free	Free	
Card Reissuance [19]	Free	Free	
Card Renewal [19]	Free	Free	
Fees for transactions in other currency than €	3%	3%	
Transaction Fees	1.2% on transaction value up to 2€ with minimum charge of 0.10€ per transaction.	1.2% on transaction value up to 2€ with minimum charge of 0.10€ per transaction.	
5. CREDIT CARDS			
Interest rate on purchases *(+ 0,60% implicit charge N 128/75)*	Visa Classic: 18.95% Visa Gold: 17.95% Advance Visa: 17.00% Premier MasterCard: 16.95%	-	-
Interest rate on cash withdrawals *(+ 0,60% implicit charge N 128/75)*	Visa Classic: 21.95% Visa Gold: 20.95% Advance Gold : 19.95% MasterCard Premier: 19.95%	-	-
Balance transfer interest rate	5.99% until full repayment for current Card Accounts	-	-
Annual fee for main card (*) 1st year free; capability for free subscription per year based on the spending (€5.000 purchases) of the main and any add-on credit card (^)	Visa Classic: 30 Visa Gold: 60 Advance Visa: Free PremierMasterCard: Free U Start: 15 with Monthly charge 1.25	-	-
Annual fee for add-on card (*) 1st year free; capability for free subscription per year based on the spending (€5.000 purchases) of the main or the add-one credit card (^)	Visa Classic: 15 Visa Gold: 30 Advance Visa: Free PremierMasterCard: Free U Start: 15 with Monthly charge 1.25	-	-
Cash advance from HSBC ATMs and cashier's desks	Free	-	-
Cash advance from other Bank's ATMs	Free	-	-
Other transactions using HSBC & AlphaNet ATMs - Balance enquiry - Mini statement - Card payment via cash deposit - Payment by transfer from linked bank account - Change PIN	Free	-	-
Account expenses	Free	-	-
Overdue interest rate	Contractual interest rate + 2.5%	-	-
Over limit fees	5% of value overdrawn	-	-
Occasional payments	Free	Free	Free
Card replacement (for lost/stolen cards)	Free	-	Free
Copy of statement (up to 6 months)	Free	-	Free
Copy of statement (for prior period)	€ 10 per page Premier: Free	-	€ 5 per page Premier: Free
SMS Transaction Alert Service	0-10 SMS: €1.2/month 11 SMS and above: €0.20/per SMS	-	0-10 SMS: €1.2/month 11 SMS & above: €0.20/per SMS

(*) Note: Free annual fee, when annual spending exceeds - €5,000.- This spending amount could include purchases, interest free instalments, payment orders and balance transfers with valid credit cards during the anniversary date since issuance.
(^) With the exception of VISA credit card for customers of U-Start! service.

For Credit Cards APR (Annual Percentage Rate), please refer to the Bank's Interest Rate Table

Use like cash card			
Cash withdrawals from bank accounts:			
- from HSBC ATMs in Greece	Free	-	-
- from HSBC ATMs abroad	€2 with three withdrawals per month free		
- from DIAS network ATMs	€0.60, Premier: €0.30	-	-
- from AlphaNet network ATMs	€2 with three withdrawals per month free, (Premier: Free)	-	-
ATM withdrawals from PLUS network (abroad) within the EU	€0.60, Premier: €0.30	-	-
ATM withdrawals from PLUS network (abroad) outside the EU	€6		
Balance (debit) enquiry from HSBC ATMs in Greece	Free		
Balance (debit) enquiry from HSBC ATMs abroad	€0.30 with 3 enquiries per month free		
Balance (debit) enquiry from AlphaNet network ATMs	€0.30 with 3 enquiries per month free Premier: Free		
Balance (debit) enquiry from DIAS network ATMs	€0,30		
Balance (debit) enquiry from PLUS network (abroad) within the EU	€0.30		
Balance (debit) enquiry from PLUS network (abroad) outside the EU	€0.50		

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Other transactions from HSBC & AlphaNet ATMs - Bank account balance enquiry - Transfer between linked accounts - Transfer to other HSBC account (not on AlphaNet) - Cash deposit - Cheque deposit (not on AlphaNet) - View account on ATM screen	Free	-	-
6. CARDS OF OTHER PAYMENT SERVICES PROVIDERS WITH THE USE OF HSBC'S ATM NETWORK			
Cash withdrawals effected with payment cards (debit/credit/prepaid) that have been issued by payment services providers (without currency exchange). It regards cards that have not been issued by HSBC.			
VISA	€2.50 per transaction*		
MASTERCARD	€2.50 per transaction*		
DIAS	€2.50 per transaction*		
* Fixed cost. It is charged irrespective of the transaction's amount.			
7. STANDING ORDERS & BILL PAYMENTS			
Standing Order / internal transfers within HSBC Greece (same customer)	Free	Free	Free
Standing Order / internal transfers to 3rd party account within HSBC Greece	0.70 per order Premier: Free	Free	Free
Standing Order for Credit Card bill / Loan payment	Free	Free (only for credit card)	Free (only for credit card)
Standing Orders (Direct Debits)	Free	-	-
Bill Payment for various companies (one-off payments)	-	Free	Free
Bill Payment for I.K.A./ Φ.Π.Α./ Βεβ. Οφειλές Δ.Ο.Υ etc. (19)	Free	Free	-
Payroll orders	Automatic orders: Free Non automatic: € 0.70 / transaction	-	-
Cancellation of Bill Payment (19)	25, Premier: 20	20	20
8. LETTERS OF GUARANTEE			
(per indivisible quarter payable in advance, plus SWIFT charges for issuance of off shore letters of guarantee)			
Tender	1.00%, min. € 100	-	-
Performance	1.25%, min. € 125	-	-
Advance payment receipt, goods and import duties payment	2.00%, min. € 150	-	-
Amendment of L/G	100	-	-
Advising of L/G without our Bank's engagement	30		
Forfeiture of L/G	100	-	-
9. GUARANTEE LETTERS for SHIPPING COMPANIES			
(for indivisible quarters payable in advance)			
Shipping companies (various)	3%, min. € 100	-	-
in favor of Hellenic Port Authorities	140	-	-
Advising of L/G without our Bank's engagement	30		
10. PAYMENTS AND CASH MANAGEMENT SERVICES FOR CORPORATES - HSBCnet			
HSBCnet			
Planning, set up fee, and initial training	500		
Additional Smartcard Reader	€ 50/ card		
Additional Smartcard	€ 20/card		
Additional security device	€ 20/device		
Additional training / site visits	€ 300 /day		
HSBCnet Service Fee (up to 5 accounts, 5 users and 10 security devices)	€ 20 per month		
HSBCnet - Ourward Priority payments	50		
HSBCnet - Outward SEPA payments	2		
Deposits/Withdrawals Corporate customers			
Cash Counter Transactions (cash, cheques, bank drafts)	Besides the separate pricing for each cash counter transaction as stipulated in this Price List an additional cost over the aggregate of the cash counter transactions executed in the previous calendar month exceeding five (5) will apply, equal to 1 EUR per cash counter transaction.		
Withdrawal of foreign bank notes	Companies: € 0.01 per USD		
Commission on F/X buys/sales	Depending on amount - min. €0.15, max. €14		
Cheques			
Issuing of cheque book (Corporate)	'10 sheets: € 20 - 25 sheets: € 30		
Handling stamped cheques	30		
Handling cancelations of cheque requests	30		
Redeposit of other bank's stamped cheque	18		
Bank draft issuance in Euro or foreign currency (20)	0.25%, minimum € 15, maximum € 150		
Bank draft issuance in Euro (in favor of the ordering customer)	Free		
Bank draft issuance (in favor of public organisation)	Free		
Cancellation of Bank Draft (BD) (at customer's request)	BDs in favor of the customer: free, BDs in favor of 3rd parties: 10		
Personal cheques received for payment from foreign banks	EUR 0-100 Free+other banks' fees EUR 100-1,000 €8 + other banks' fees >EUR 1,000 €25 + other banks' fees		
Collection of cheques in foreign currency (21)	USD 0-100 Free +other banks' fees USD 100-1000 $10 +other banks' fees >USD 1000 $30 +other banks' fees		
Investigation of home cheques deposited to HSBC Greece	€ 40 per cheque, max: €100		
Investigation of home cheques deposited to other Bank	€ 20 per cheque, max: €100		
Investigation of vouchers (over the counter transactions)	€ 20 per voucher, max: € 100		
Payments			
Standing Order / internal transfers within HSBC Greece (same customer)	Free		
Standing Order / internal transfers to 3rd party account within HSBC Greece	0.70 per order		
Standing Order for Credit Transfer to other Credit Institution	Companies: € 20 at set up only + wire transfer expenses		
Bill Payment for I.K.A./ Φ.Π.Α./ Φ.Μ.Υ./ Φ.Ε.Ν.Π./ Βεβ. Οφειλές Δ.Ο.Υ.	Free		

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Outward Priority Payments (Corporate) - Letter Based / Smartform	0.20%, min. € 25, max. € 200		
Out. Payments with indication OUR (without prior interbank agreement)	Remittance charges + Other Bank's Charges		
Inward Payments for companies	5		
Cancellation of Bill Payment	25		
Additional Repair Charge (missing IBAN and/or BIC)	10		
Remittance Confirmation	25 per sheet, max: € 100		
Change in original Telegraphic Transfer instructions	15		
Remittance Cancellation	25		
Processing/Approval of Outward Payments (Presidential Decrees 96/93 & 104/94)	30 + wire transfer expenses		
Accounts Services			
Receipt of statement via MT940 message (for companies)	€ 10/account/month		
Dispatch of statement via MT940 message (for companies)	€ 20/account/month		
Account Service Charges	€ 10 per account, per month		
Term Deposits (T/D) - Total charges for Premature Redemption for duration up to 3 months (corporate customers) (8) :	Interest difference cost + € 25 max.: up to amount of accrued interest		
Term Deposits - Total charges for Premature Redemption for duration greater than 3 months (corporate customers) (8) :	Interest difference cost + € 25 max.: as per agreement		
Copy of statement (up to 6 months)	Free		
Copy of statement (for prior period - over 6 months)	€ 10 per page, max: € 100		
Account opening (Corporate)	€ 100		
Account opening in HSBC Branches abroad (Corporate)	€ 500		
Account Maintenance Fee *The charge applies irrespective of the number of bank accounts held by the company*	€ 420.00, per month		
11. IMPORTS			
Settlement of documentary and clean collections (sight and time settlements)	0.50%, min. € 44	-	-
Payment of Documentary and Clean Collections Time Settlements	0.30%, min. € 10	-	-
Unexecuted and unpaid Documentary and Clean Collections	0.30%, min. € 15	-	-
Documentary and Clean Collections free of payment	0,30%	-	-
Forward to other bank Documentary and Clean collections	0.30%, min. € 30	-	-
Maturity extention of Documentary and Clean Collections, Time Settlements	15	-	-
customer)	0.30%, min. € 20	-	-
Repayment of Time Settlement Imports (docs received form customer)	0.20%, min. € 10	-	-
Advance Payments Imports (docs received form customer)	0.30%, min. € 20	-	-
Issuance of Documentary Credit (D/C) per quarter	0,30%	-	-
Confirmation of D/C per quarter	0,20%	-	-
Amendment to D/C	15	-	-
Cancellation or unexecuted D/C	0.20%, min. € 20	-	-
Guarantee for issuance of unsecured D/C per quarter	1%	-	-
Discrepant documents of D/C	90	-	-
Settlement of D/C	0,50%	-	-
Repayment of time settlement of D/C	0,30%	-	-
F/X commission	0.10%, min. € 35	-	-
SWIFT charges for D/C opening (Europe)	€ 44 + € 6 for each additional message	-	-
SWIFT charges for D/C opening (Other countries)	€ 58 + € 6 for each additional message		
SWIFT charges other (Europe)	€ 12 + € 6 for each additional message		
SWIFT charges other (Other countries)	€ 20 + € 6 for each additional message	-	-
Note: Whenever there is a mixed settlement in import, such settlement will be dealt seperately. D/C confirmation fee is separate to the issuance fee.			
12. EXPORTS			
Settlement of Documentary and Clean Collections	0.45%, min. € 25	-	-
Unsettled/unpaid Documentary and Clean Collections	0.3%, min. € 15	-	-
Documentary Collections free of payment	0.20%, min. € 15	-	-
Maturity extention of Documentary and Clean Collections	15	-	-
Time Settlements/Sight Exports (docs received from customer)	0.30%, min. € 30	-	-
Advice of D/C	0.10%, min. € 23	-	-
Advice of D/C to other bank	0.10%, min. € 40	-	-
Confirmation of D/C	0.20%, min. € 23	-	-
Execution of D/C	0.40%, min. € 35	-	-
Triangular D/C transaction (additionally to D/C execution)	0.30%, min. € 44	-	-
Amendment of D/C	€ 15/item	-	-
Discrepant documents of D/C	90	-	-
Cancellation or unexecuted D/C	0.20%, min. € 20	-	-
F/X commission	0.10%, min. € 35	-	-
SWIFT charges other (Europe)	€ 12 + € 6 for each additional message	-	-
SWIFT charges other (Other countries)	€ 20 + € 6 for each additional message	-	-
13. CREDIT TRANSFERS (REMITTANCES)			
13a. Domestic payments and payments to EU countries in EUR (2)			
Internal Transfers to own accounts or third party accounts in HSBC Greece	Free	Free	Free
Outward retail wire transfers (Retail) (4) (5)	Up to €12,500: €25 From €12,500: 0.25%, minimum €25, maximum €500 Premier: 0.20% min. € 20, max. € 415	Amounts for €0-12,500: €1.20 Advance & Premier €0.80 €12,500.01-50,000: €7 Advance & Premier €5	Amounts for €0-12,500: €18
Outgoing wire transfers via DIAS TRANSFER / SEPA (Retail customers) (3)	0.18%, minimum € 20, maximum € 175 Premier: 0.13% min. € 15, max. € 145	Amounts for €0-12,500: €1.20 Advance & Premier €0,80 €12,500.01-50,000: €7 Advance & Premier €5	Amounts for €0-12,500: €18
Outward Payments (Retail) within HSBC	Up to €12,500: €25 From €12,500: 0.25%, minimum €25, maximum €500 Premier: 0.20% min. € 20, max. € 415	Amounts for €0-12,500: €1.20 Advance & Premier €0.80 €12,500.01-50,000: €7 Advance & Premier €5	€18
Outward Payments (Retail) via Global Transfers Service (to customer's account within the HSBC Group (7)) (19)	-	Advance & Premier: Free	-
Additional Repair Charge (missing IBAN and/or BIC)	€ 10	-	€ 10

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(2) This category includes payments in Swedish krona (SEK) and Roumanian Lei			
(3) Only DIAS TRANSFER orders (for Greek wire transfers) are available using the Internet Banking and Phone Banking services)			
13b. IN FOREIGN CURRENCY(6) & OUTSIDE EU in EUR			
Outward Payments (Retail) (4) (5)	Up to €12,500: €30 From €12,500: 0.30%, min. €30, max. €650 Premier: 0.25% min. € 25, max. €585	Amounts for €0-12,500: €16 Advance & Premier €13 €12,500.01-50,000: €32 Advance & Premier €26	€25
Outward Payments (Retail) within HSBC	Up to €12,500: €30 From €12,500: 0.30%, min. €30, max. €650 Premier: 0.25% min. € 25, max. €585	Amounts for €0-12,500: €16 Advance & Premier €13 €12,500.01-50,000: €32 Advance & Premier €26	€25
Outward Payments (Retail) via Global Transfers Service (to customer's account within the HSBC Group (7)) (19)	-	Advance: €5 Premier: Free	-
Mail Transfer (issuance/mailing of Bank Cheque / Demand Draft)	0.25%, min. € 32, max. € 100	-	-
(4) Orders up to € 12,500 (per day) are executed using the HSBC Phone Banking service			
(5) Orders up to € 50,000 (per day) are executed using the HSBC Internet Banking service & HSBC Mobile Banking Service			
(6) This category includes payments in Euro and Swedish krona (SEK) sent outside EU			
(7) Please refer to Internet Banking to view the relative transaction limits. If the debit account is in a currency other than Euro, the Advance customer is charged with the equivalent			
13c. OTHER PAYMENT SERVICES REMITTANCES/FX			
Inward Payments for retail customers	€ 0 - 250: €1 € 250.01 - 12,500: €5 € 12,500.01 - 50,000: €8 € 50,001 and above: €10	€ 0 - 250: €1 € 250.01 - 12,500: €5 € 12,500.01 - 50,000: €8 € 50,001 and above: €10	€ 0 - 250: €1 € 250.01 - 12,500: €5 € 12,500.01 - 50,000: €8 € 50,001 and above: €10
Remittance Confirmation	€ 25 per sheet, max: € 100	-	€ 20 per sheet, max: € 100
Repair charge to existing telegraphic transfer instruction (prior to processing)	Free	Free	Free
Change in original Telegraphic Transfer instructions (19)	€ 15	€ 15	€ 15
Remittance Cancellation (19)	€ 25 Premier: € 20	€ 20	€ 20
Processing/Approval of Outward Payments (Presidential Decrees 96/93 & 104/94)	€30 + wire transfer expenses		-
14. SECURITIES TRANSACTIONS			
Securities custodianship	To be agreed	-	-
Bonds custodianship & administration for Retail customers *(Annual fee; payments are effected quarterly)*	GGB: 0.10% on Face Value + VAT 24%, min. 10 + VAT 24% Other Bonds: 0.20% on Face Value + VAT 24%, min. 10 + VAT 24%	-	-
Services for Bonds isued in US and taxable by US			
- W8-Ben Form completion*	10/ form completion (every 3 years)		
- 1042S Form completion*	100/ per year per beneficiary		
- Tax reclaim (within timeframes permitted by US law)	90		
- Commercial paper custody	As appropriate		
- Custody of Bearer Shares	annually, up to 500		
** Upon customer's request and in order that the Bond issued by US is not taxed according to the prevailing US law, the first Form is completed and signed by the customer*			
while the second is completed by the Bank			
15. PURCHASE & PREMATURE REDEMPTION OF BONDS/ TREASURY BILLS			
Commission for purchase of Bonds/ Treasury Bills for individuals			
- for bonds that have remaining duration until their maturity up to 1 year	70 basis points	-	-
- for bonds that have remaining duration until their maturity above 1 year (expressed in Euro)	220 basis points	-	-
- for bonds that have remaining duration until their maturity above 1 year expressed in other currencies (i.e. except Euro)	220 basis points	-	-
The commission is calcuated on face value			
Commission for premature redemption of Bonds/ Treasury Bills for individuals			
- for bonds that have remaining duration until their maturity up to 1 year	70 basis points		
- for bonds that have remaining duration until their maturity above 1 year	220 basis points		
The commission is calcuated on face value.			
16. OTHER SERVICES / TASKS			
Legal documentation review - Companies' representation	€ 30 + VAT at 24% per opinion		
Hold mail	€ 15/month	-	-
Reversal of customer's order after processing his/her initial request	20	-	-
Term Deposits - Total charges for Premature Redemption - individual customers (8) & (9)	Withdrawan amount X 2% X Remaing Tenure/ 360 (365 for GBP) plus €50	-	-
Replies to Auditor's Requests	45	-	-
Letter of interest - new investments	0.20%, min. € 220, max. € 880	-	-
Letter of interest - expansion of existing units	0.15%, min. € 150, max. € 880	-	-
Cerificate for credit worthiness	50	-	-
Issuance of any certificate/statement/written evidence	€ 20 per page, max: € 100	-	-
Letter of intent for L/G issuance/ Financing	15	-	-
Intermediation fees for vessels/ companies sale & purchase	15.000	-	-
Postal charges	€ 2 Greece, € 5 Europe, € 6 other countries	-	-
Courier services	€ 8 Greece, € 20 other countries	-	-
Photocoying charges	€ 0.10/page	-	-
Loan statements (Corporate)	Free	-	-
Loan statements (Retail)	Free	-	-
HSBC Advance monthly fee	€ 6	-	-
Account opening in HSBC Branches abroad (Retail)	€200 Advance: €100, Premier: Free	-	-

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Emergency cash advance for HSBC customers who have an account abroad (Emergency encashment)	€ 15 (service within 1 hour), Free (Service within 24 hrs), Advance & Premier : Free	-	-
Token device at internet banking registration	-	Free	-
Replacement of token device due to loss/ theft/ damage	6	-	6
Heir portfolio investigation and heir legalization *	40	-	-
Currency conversion (for amounts greater than USD 30,000 for clients of EBS for Shipping companies)	6/1000	-	-

(8) In all cases, early redemptions of Term Deposits are subject to the Bank's consent. Early redemptions of Term Deposits of up to three (3) months duration are levied with charges that under no circumstances affect the initial capital invested. Early redeptions of Term Deposits with duration over three (3) months are subject to the terms and conditions that the Bank applies.

(9) If at the time of the order/ request for an early redemption of the T/D, the current at that time interbank rate (Euribor, Libor, etc.) of the corresponding period increases over the same period by 200 basis points vs the corresponding interbank rate of the T/D at the date of issuance, then the Bank shall not only use the above calculation method of the cost of early redemption for the T/D in order to calcuate the relative cost of an early redeption of the T/D but shall, in addition, caclulate the difference of the interbank rates from the level of 200 basis points.
The administrative cost for handling the instruction of early redemption of T/D shall apply as above.
The above do not apply for T/D receiving interest upfront.
* The charge is applied regardless of the result.

17. FACTORING			
Administration fees	0,10% - 2%	-	-

18. MUTUAL FUNDS			
Subscription fees for Mutual Funds			
HGIF & Third Party Mutual Funds - Bond Funds	2% Premier: 3,000 - 100,000: 1.95% 100,000 - 250,000: 1.80% 250,000 +: 1.65%	-	-
HGIF & Third Party Mutual Funds - Balanced Funds	2.75% Premier: 3,000 - 100,000: 2.50% 100,000 - 250,000: 2.25% 250,000 +: 2.00%	-	-
HGIF & Third Party Mutual Funds - Equity Funds	3% Premier: 3,000 - 100,000: 2.95% 100,000 - 250,000: 2.75% 250,000 +: 2.25%	-	-
HSBC Select	Premier: 25,000 - 150,000: 2.00% 150,000+: 1.75%	-	-
World Selection 1 & 2	3% Premier: 3,000 - 100,000: 2.25% 100,000 - 250,000: 2.00% 250,000 +: 1.75%	-	-
World Selection 3	3% Premier: 3,000 - 100,000: 2.65% 100,000 - 250,000: 2.30% 250,000 +: 2.15%	-	-
World Selection 4 & 5	3% Premier: 3,000 - 100,000: 3.00%, 100,000 - 250,000: 2.75% 250,000 +: 2.50%	-	-

Remarks:
Redemption Fee for Mutual Funds 0%.
Unit conversion between Mutual Funds is possible only between Mutual Funds of the same Fund House with conversion fee of 1%.
Unit conversion is not permitted for HSBC Select Funds.
For retail clients of EBS for Shipping companies there is a 25bps discount on the above pricing of Mutual Funds.

GENERAL REMARKS

1. Demand and savings deposits as well as their interests, if not pledged, are available upon request, except from those considered not definite for which the Bank reserves the right to refuse their payment. The Bank is entitled to adjust interest rates per account type at any time.
2. The Bank's prime rates are published in the daily press, as provided by the existing regulations.
3. The proceeds of cheques sent for collection are credited to customer's account only upon their final receipt from the other bank. Any expenses incurred for the collection of the proceeds are borne by the customer.
4. The SEPA Payment is a payment transaction in Euro within "Single European Payments Area (SEPA)", which includes the 27 EU Member States plus Norway, Iceland, Liechtenstein, Switzerland and Monaco.
5. The PSD Payment is a payment transaction in Euro or in another currency of an EU member state.
   Both payment service providers (of the Payer and of the Beneficiary) must be within the EU. In PSD payments, only the option "SHA" will be available, i.e. our Bank's charges (Payer's bank) will be charged to the ordering customer and the other bank's charges (Beneficiary's bank) will be charged to the beneficiary.
6. Cheques in EUR drawn on banks in Greece and accepted for deposit are debited to the beneficiary's account with value date of:
   - 1 (one) working day, after the date of receipt/ deposit, for bank cheques,
   - 3 (three) working days for private checks including private checks drawn at Cooperative Banks *
   * Exception: Private checks drawn in cooperative banks with the indication *THROUGH A SETTLEMENT OFFICE* where the credit in the account of the beneficiary will be made with a value of 5 (five) working days.
7. The interest of deposit accounts is calculated from the value date of the transaction. In case of withdrawal, the accrued interest is calculated until one working day prior to the withdrawal.
8. Interest of interest bearing accounts in EUR and in most of the rest currencies, is calculated based on real calendar days and on a 360-day p.a. basis.
9. Interest is calculated per type of account as follows:
   - Euro statement savings accounts - monthly
   - Euro or FX passbook savings accounts - every 6 months (June and December)
   - Euro current accounts - monthly
   - FX statement savings accounts - every 6 months (June and December)
   Where the account is settled at an earlier date, the interest is paid along with the capital upon settlement in full. The tax payable to the State in each case is withheld from the interest.
10. The effective annual yield is slightly higher, due to the reinvestment of the accrued interests during the year, provided that the interest rates remain stable or rise.

SERVICE PRICE LIST

HSBC Continental Europe, Greece

PUBLISHED: 1 December 2020

CHANGES WILL BE EFFECTIVE FROM: 1 December 2020

Type of Service	In-Branch Cost in Euro	Using 'HSBC Internet Banking' and 'HSBC Mobile Banking' - Cost in Euro	Using 'HSBC Phone Banking' Cost in Euro

11. In foreign currency or Euro payments (inward, outward) with the intermediation of a correspondent bank, the two parties may be levied with additional charges, which are not set (not applicable for payments under the scope of L. 3862/1020). For payments (inward, outward) which are effected to / from countries outside the EEA with BEN / SHA expense code the corresponding bank will charge additional expenses/fees, subject to their respective amount.
12. Customers are levied with actual postal, telephone, telex charges or other actuals (judicial, protesting, registration of mortgage in the Register of Deeds and Land Registry Office, internal/ external correspondents etc.) when appropriate, plus the respective taxes.
13. Interest on factoring loan accounts and factoring administration fees are subject to VAT at 24%.
14. For transactions at ATMs abroad (using the HSBC or VISA PLUS networks) in currency other than Euro, the conversion rate for the currencies is determined by the exchanged rate of the two currencies which applies on the day that the transaction is debited in customer's account, plus any charges of Banks and Organisations involved.
15. Customers should contact the relevant branch offices about special banking transactions not referred to in this table.
16. This price list is subject to periodic review and changes will be notified on the notice board in-branch.
17. The Bank's currency conversion charges related to card-based transactions, based on VISA procedures, is of 4% (for credit cards) and of 3% (for debit cards) over the VISA rates. From April 19th, 2020, the Customer can find out how the cost to him/her of making card transactions within the EU (or EEA, if applicable) compares to the euro foreign exchange reference rate(s) in euro issued by the European Central Bank by visiting www.hsbc.gr/cbpr .
18. The Bank's currency conversion charges related to card-based transactions, based on MasterCard procedures, is of 4% (for credit cards) over the MasterCard rates. From April 19th, 2020, the Customer can find out how the cost to him/her of making card transactions within the EU (or EEA, if applicable) compares to the euro foreign exchange reference rate(s) issued by the European Central Bank by visiting www.hsbc.gr/cbpr .
19. Service provided only through the 'Internet Banking Service from HSBC'
20. Effective from 1/10/2020, demand drafts in Euro that are drawn abroad cannot be issued.
21. Effective from 1/10/2020, checks in Euro from a Foreign Bank can not be deposited for collection in the Bank.