

Rates and Charges

Summary of charges for personal accounts and other services.

The Charges included in this catalogue are valid from 01/01/09. If you would like additional information on the charges and services offered by Alpha Bank which are not included in this catalogue, as well as the going interest rates for our products, please enquire at an Alpha Bank Branch.

TRANSACTIONS AND CHARGES DESCRIPTION		CHARGES
CASHIER TRANSACTIONS		
Over-the-Counter transactions		
• Cash deposit or withdrawal including settlement or payment of Alpha Bank cheques	0,2% per transaction / per cheque with a Minimum Amount:.....	€ 0,50
• Deposits of cheques of other Banks	Per cheque:.....	€ 0,25
• Coin counting	1% Minimum Amount:.....	€ 1,70
• Cashing of Central Bank of Cyprus cheques	Per cheque for amounts up to €7,500:.....	€ 0,85
	0,1% per cheque for amounts over €7,500:.....	
Cheques		
• Cheque Book Issue	Per cheque book:.....	€ 9,50
• Order to Stop payment of cheque	Per cheque:.....	€ 8,50
	In case of whole cheque book or series of cheques	
	Maximum Amount:.....	€ 85,00
• Cancellation of order to Stop payment of cheque	Per cheque:.....	€ 3,40
	For each instruction Maximum Amount:.....	€ 17,00
• Return of uncleared cheques (due to insufficient funds)	Per cheque:.....	€ 25,50
DOMESTIC CAPITAL TRANSFERS		
Local Transfers		
• Transfers within the Bank	Where applicable, exchange commission is collected:	No Charge
- same customer - same currency	Per transaction:.....	€ 0,85
- different customer - same currency		
• Bank transfers - via JCC	For amounts up to €50,000:	€ 5,50
	0,15% Minimum Amount:.....	€ 12,00
	Maximum Amount:.....	
Issue of Local Drafts		
• Issue of Local Cheques & ACV	0,15% Minimum Amount:.....	€ 5,00
	Maximum Amount:.....	€ 42,50
Payment Orders		
• Set up or amendment of Standing Order	Per instruction (additional stamp fees are collected):.....	€ 3,40
• Payment Orders within bank		
- to same customer's account	If performed electronically:.....	No Charge
- to different customer's account	Per transaction:.....	€ 1,70
• Instructions to set up a Direct Debit	Per order:.....	No Charge
	(Stamp fees are collected)	
• Non Executed instructions due to insufficient funds	Each time an order is not executed:.....	€ 3,40
FOREIGN CURRENCY		
Sale/Purchase of Foreign Currency		
• Transactions up to €34,175	0,5% Minimum Amount:.....	€ 3,40
• Transactions over €34,175	0,4% Minimum Amount:.....	€ 170,00
Handling Fees		
• Handling Fees	0,1% Minimum Amount:.....	€ 3,40
	Maximum Amount:.....	€ 510,00
INTERNATIONAL TRANSFERS		
Outgoing Transfers		
• Via SEPA/JCC	For amounts up to €50,000:	€ 5,50
	0,15% Minimum Amount:.....	€ 12,00
	Maximum Amount:.....	
• Via EBA/STEP2	For amounts up to €1,000 (standard charge):	€ 17,00
	For amounts between €1,001 and €50,000 (standard charge):	€ 17,00
	Foreign exchange commission or handling fees may be charged. NO SWIFT fees are charged	
• Via SWIFT within EU countries	For amounts up to €50,000:	
	EBA/STEP2 charges apply	
	For amounts over €50,000 (standard charge):	€ 22,00
	foreign exchange commission or handling fees may be charged. NO SWIFT fees are charged	
• Via SWIFT to non EU countries	For amounts up to €1,000 (standard charge):	€ 22,00
	For amounts over €1,000 (standard charge):	€ 22,00
	foreign exchange commission or handling fees may be charged possible Correspondent Bank fees may be collected. NO SWIFT fees are charged	

TRANSACTIONS AND CHARGES DESCRIPTION

CHARGES

CREDIT FACILITIES

Various Expenses

• Paperwork Arrangement Fees	Private Individuals for amounts up to €5,000:.....	€ 45,00
	For amounts over €5,000:.....	€ 51,00
	Companies: Minimum Amount:.....	€ 51,00
	0,5% to 2% Minimum:.....	€ 34,00

Credit Facilities Arrangement Fees

Commissions

• Overdue Interest charge	5% of the amount in Arrears or on the Excess Amount.....	
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Credit Facilities Review Commission

0,5% to 1% on the reviewed amount.....	
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Account Management in Local Currency

• Operational Expenses of Savings Account	Annually:.....	€ 3,40
• Operational Expenses of Savings Account for Minors	.....	No Charge
• Issue of Account Statement	Per page:.....	€ 1,70
• No Warning given for withdrawal from Notice Account	Per instruction:.....	€ 3,40

LETTER OF GUARANTEE

Letter of Guarantee (L/G)

• Commission	Collected up front on issuance for the entire validity period 0,15% per month or part month: Minimum charge 0,45% and Minimum Amount:.....	€ 25,50
• Commission of Amendment	Fixed charge:.....	€ 17,00

OTHER SERVICES

Issue of Credit / Debit Card

• Alpha Bank Visa Electron - Debit	.....	No Charge
• Silver Alpha Bank Visa - Credit	.....	€ 10,00
• Alpha Bank CashBack MasterCard	.....	€ 10,00
• Gold Alpha Bank Visa - Credit in Euro	Annual Fee:.....	€ 50,00
• Gold Alpha Bank Visa - Debit in Euro	Annual Fee:.....	€ 50,00
• Gold Alpha Bank Visa - Debit in USD	Annual Fee:.....	\$ 60,00
• Silver Alpha Bank Visa - Debit in USD	Annual Fee:.....	\$ 20,00

ATM Transactions

• Cash withdrawals from Alpha Bank ATMs ¹	.....	No Charge
• Cash withdrawals from ATMs of associate Banks ¹	Per transaction:.....	€ 1,70
• Cash withdrawals from ATMs of non-associate Banks ²	3,33% Minimum Amount:.....	€ 2,50
• Cash withdrawals from overseas ATMs	3,33% Minimum Amount ³ :.....	€ 2,50
	For Students ¹ :.....	No Charge
• Cash withdrawals from ATMs with MasterCard and Visa Cards ⁴	3,33% Minimum Amount:.....	€ 1,70

Utility Bill Payments

• Over the counter	Per account:.....	€ 1,10
• Direct Debit	.....	No Charge

Certificates

• Issue of certificate as per auditors/ accountants' request	Individuals: Minimum Amount per certificate:.....	€ 25,50
	Companies: Minimum Amount per certificate:.....	€ 51,00
• Issue of Certificate of Balance and Interest	Per account included:.....	€ 1,70
	Minimum Amount:.....	€ 3,40
• Issue of Customer's Collateral Certificate	Per certificate Minimum Amount:.....	€ 17,00
• Financial Information to administrators/ executors regarding their customers	Per certificate Minimum Amount:.....	€ 42,50

Safety Deposit Boxes

• Hire of small Size Deposit Box	Annually:.....	€ 34,00
• Hire of medium Size Deposit Box	Annually:.....	€ 51,00
• Hire of Large Size Deposit Box	Annually:.....	€ 68,00
• Access to the Safety Deposit Box	Per visit:.....	€ 3,40
• Loss/destruction of Safety Deposit Box key	.....	€ 51,00

Notes

- For ALPHA BANK VISA ELECTRON only.
The first four withdrawals per month using Alpha Bank VISA ELECTRON from any ATM in Cyprus and Greece are FREE of charge.
- For ALPHA BANK VISA ELECTRON & other credit cards offered by the Bank.
- For all ALPHA BANK CARDS.
- For all ALPHA BANK CARDS except ALPHA BANK VISA ELECTRON.