



BNP PARIBAS
CORPORATE & INVESTMENT BANKING

| The bank for a changing world

Standard Terms & Conditions

GENERAL PRICING CONDITIONS APPLIED ON ACCOUNTS

1. CORPORATE ACCOUNT MAINTENANCE FEE	Based on specific conditions schedule
2. HOLD MAIL	EUR 50 <i>per month</i>
3. MAIL CHARGES	EUR 7
4. COPIES OF DOCUMENTS <i>(Reprint of statements, debit advices, etc)</i>	
4.1 Up to 1 month	Free of charge
4.2 Over 1 month and up to 2 years (per page)	EUR 10
4.3 Over 2 years and up to 5 years (per page)	EUR 20
4.4 Over 5 years (per page)	EUR 50
5. CERTIFICATE OF OBLIGATIONS TOWARDS THE BANKS/ RECOMMENDATION LETTER/ AUDITORS' CERTIFICATE / OTHER CERTIFICATES	EUR 50
6. KEEPING OF OFF-BALANCE SHEET ACCOUNTS OF COMPANIES	EUR 100 <i>per month</i>
7. ESCROW ACCOUNTS ADMINISTRATION	Based on specific conditions schedule
8. CURRENT ACCOUNTS CREDIT RATE IN ALL CURRENCIES	0 %
9. CURRENT ACCOUNTS DEBIT RATE IN ALL CURRENCIES	Central Banks' rates + 6% margin <i>(+0.6% contribution of Law 128/75)</i>
10. OVERDRAFT ACCOUNTS DEBIT RATE	Based on specific conditions schedule
11. BREAK OF TIME DEPOSIT	EUR 50 <i>(+/- differential of interest rates)</i>
12. INTERNATIONAL CASH MANAGEMENT (ICM) PACKAGE	EUR 500 <i>(per month)</i>

ELECTRONIC BANKING

1. CONNEXIS – E-BANKING TOOL MONTHLY FEE	
1.1 BNP PARIBAS Accounts	EUR 50
1.2 Third Party Bank Accounts	EUR 50 <i>per month</i>
2. CONNEXIS SET – UP AND IMPLEMENTATION FEE	EUR 500 <i>+ Travel Expenses</i>
3. CASH POOLING	Based on specific conditions schedule
4. SWIFT STATEMENT MT 940 / MT 942	EUR 50 <i>per month</i>
5. DIGIPASS (RANDOM PASSWORD GENERATOR)	EUR 60 <i>per unit</i>
6. CONNEXIS TRADE (LGs, LCs E-BANKING TRADE TOOL)	EUR 70 <i>(per month)</i>

MEANS OF PAYMENTS

TRANSFERS

1. TRANSACTIONS WITHIN EU AND EEA COUNTRIES (IN EURO AND EU/EEA CURRENCIES)

1.1 PAYMENTS

Electronic Order

Up to EUR 50,000

EUR 5
(plus SWIFT charges)
Value: one business day
Cut Off Time : 14:30h
SEPA Transfers Cut Off Time: 15:30h

Over EUR 50,001

EUR 8
(plus SWIFT charges)
Value: one business day
Cut Off Time : 14:30h
SEPA Transfers Cut Off Time: 15:30h

Paper Order

0.15%
(min EUR 15, max EUR 250 + SWIFT charges)
Value: two business days
Cut Off Time : 15:00h

1.2 COLLECTIONS

All Incoming Transfers

EUR 5
Value: same business day
Cut Off Time : 16:00h

Notes: According to article 73 of the Payment Services Directive (PSD), valid as of November 1st 2009, the following are in force:

- 1) Execution Time:** Payments initiated at "D" must be credited to the account of the beneficiary's payment service provider at "D+1".
One extra day is allowed for paper – initiated transactions.
- 2) The Debit value date** for the payer's account may not be earlier than the point in time at which the amount of the payment is debited to the payer's account.
- 3) The Credit value date** for the payee's account may not be later than the business day on which the amount of the payment is credited to the payee's payment service provider.
- 4) Charging:** The full amount of the transaction must be transferred to the payee ("Full amount principle"). For transactions within EU/EEA, where a payment transaction does not involve any currency conversion, the payer must bear the charges levied by his payment services provider, and the beneficiary must pay the charges levied by his payment services provider ("SHARE principle"). However, other terms may be agreed where a currency conversion is involved (OUR).

In case a commission is paid in foreign currency, the equivalent amount in EUR is valid.

2. INTERNATIONAL TRANSACTIONS IN ALL CURRENCIES

2.1 PAYMENTS

Electronic Order

Up to EUR 50,000

EUR 15
(plus SWIFT charges)
Value: one business day
Cut Off Time : 14:30h

Over EUR 50,001

EUR 30
(plus SWIFT charges)
Value: one business day
Cut Off Time : 14:30h

Paper Order

0.15%
(min EUR 15, max EUR 250 + SWIFT charges)
Value: two business days
Cut Off Time : 15:00h

2.2 COLLECTIONS

Up to equivalent EUR 50,000

EUR 8

From equivalent EUR 50,001 and over

EUR 12
Value: same business day
Cut Off Time : 16:00h

3. OTHER CHARGES

3.1 SWIFT Charges

EUR 15

3.2 FAX / Scanning Charges

EUR 15

3.3 Repair Charges

EUR 30

3.4 Urgent Payments

0.025%
(in addition, with min EUR 50)
Value: same business day
Cut Off Time: 15:00h

3.5 Cancellation / Rejection of Transfer

EUR 30

3.6 Internal Transfers

Free of charge

3.7 DIASDEBIT Payments – IKA / VAT

EUR 3

Notes: 1) The above mentioned commissions are charged per transaction except for those services that are mentioned differently.

2) In case a commission is paid in foreign currency, the equivalent amount in EUR is valid.

3) For payments with charges OUR, the charges of the receiving bank are added.

CHEQUES

1. ISSUANCE OF BANK CHEQUES IN EURO

- | | | |
|-----|--|---|
| 1.1 | In favour of third parties | EUR 100 |
| 1.2 | In favour of the account holder | Free of charge |
| 1.3 | In favour of the Hellenic Public or Bank of Greece | Free of charge
<i>Value: same business day</i> |

2. ISSUANCE OF BANK CHEQUES IN FOREIGN CURRENCY

- | | | |
|-----|---------------------------------|---|
| 2.1 | In favour of third parties | EUR 100 |
| 2.2 | In favour of the account holder | Free of charge
<i>Value: same business day</i> |

3. PAYMENT OF CHEQUES DRAWN IN GREECE

- | | | |
|-----|--|---|
| 3.1 | Bank Cheques or Personal Cheques drawn on accounts of BNPP Athens Branch | Free of charge
<i>Value: same business day</i> |
| 3.2 | Bank Cheques or Personal Cheques drawn on other Banks in Greece | Free of charge
<i>Value: two business days for cheques in EUR and five days for cheques in FCY</i> |
| 3.3 | Bank Cheques or Personal Cheques drawn on accounts of Co-operative Banks not treated through DIAS/BoG clearing systems | NBG Charges
<i>Value: six business days</i> |
| 3.4 | Cheques Received for Collection | 0.10%
<i>(min EUR 15, max EUR 120)</i>
<i>Value: two business days</i> |

4. PAYMENT OF CHEQUES DRAWN IN OTHER COUNTRIES

- | | | |
|-----|-------------------------------------|---|
| 4.1 | Bank cheques and Travellers Cheques | 0.20%
<i>(min EUR 15, max EUR 120)</i>
<i>Value: Europe: 12 business days, USA: 8 business days, all other countries: 20 days</i> |
| 4.2 | Cheques Received for Collection | 0.20%
<i>(min EUR 15, max EUR 120)</i>
<i>Value: Collection date</i> |

5. OTHER CHARGES

- | | | |
|-----|---------------------------------|--|
| 5.1 | Cancellation of Bank Cheque | EUR 30 |
| 5.2 | Stop Payment of Bank Cheque | EUR 30
<i>(plus Correspondent Bank charges)</i> |
| 5.3 | Stop Payment of Personal Cheque | EUR 30 |
| 5.4 | Cheque Book | EUR 30
<i>per book</i> |
| 5.5 | Cheques Returned Unpaid | EUR 30
<i>(per cheque + charges of the bank returning the cheque)</i> |

1. IMPORTS

1.1 Settlement of Documents	0.5 % <i>(min EUR 80)</i>
1.2 Payment of Promissory Letter or Bill of Exchange	0.3 % <i>(min EUR 65)</i>
1.3 Documents received for collection	EUR 30
1.4 Documents released free of payment	EUR 60
1.5 Advance payments	0.3 % <i>(min EUR 50)</i>
1.6 Letters of Credit	
1.6.1 Issuance	0.5 % <i>(min EUR 100)</i>
1.6.2 Guarantee commission	4 % <i>(annually, per indivisible quarter, min EUR 100)</i>
1.6.3 Amendment	EUR 30
1.6.4 Cancellation	EUR 50
1.6.5 Execution/ Settlement of documents	0.5 % <i>(min EUR 80)</i>
1.6.6 Payment of deferred payment L/C	0.3 % <i>(min EUR 70)</i>
1.7 Legal charges in relation to non payment of draft	Per case basis

2. EXPORTS

2.1 Simple Remittances	0.3 % <i>(min EUR 50)</i>
2.2 Export documentary collections	0.5 % <i>(min EUR 80)</i>
2.3 Letters of Credit	
2.3.1 Receipt (Advising Commission)	0.1 % <i>(min EUR 50)</i>
2.3.2 Execution	0.5 % <i>(min EUR 80)</i>
2.3.3 Amendment	EUR 40
2.3.4 Cancellation	EUR 50
2.3.5 Confirmation	Dependent on the amount, the issuing bank and the country of the issuer
2.4 Pre-check of documents	EUR 60

3. LETTERS OF GUARANTEE

3.1 Bid Bonds	2.50%
	<i>(annually, per indivisible quarter, min EUR 80)</i>
3.2 Good Performance	3.00%
	<i>(annually, per indivisible quarter, min EUR 80)</i>
3.3 Advance Payment	3.00%
	<i>(annually, per indivisible quarter, min EUR 80)</i>
3.4 Retention	3.00%
	<i>(annually, per indivisible quarter, min EUR 80)</i>
3.5 Customs	3.00%
	<i>(annually, per indivisible quarter, min EUR 80)</i>
3.6 Payment	4.00%
	<i>(annually, per indivisible quarter, min EUR 80)</i>
3.7 Extension	EUR 30
3.8 Amendment	EUR 30
3.9 CONNEXIS TRADE (e-banking Trade tool for LGs and LCs)	EUR 70 <i>(per month)</i>

4. FACTORING

Fee **Based on specific conditions schedule**

Note: *To the above mentioned services there are SWIFT charges and stamp duty fees where applicable*

FOREIGN EXCHANGE TRANSACTIONS

1. FX COMMISSION

1.1 Up to EUR 3,000	EUR 5
1.2 Over EUR 3,001	0.10%
	<i>(max EUR 100)</i>

Note: *The currency conversion, up to USD 15,000, is based on the rates of the daily bulletin issued by the Bank. For amounts over USD 15,000, the conversion rate is based on a special agreement.*

CUSTOMER COMPLAINT INVESTIGATION/ OMBUDSMAN ACCESS

For each one of the dealings with our Bank which, according to your opinion, is not being handled to your satisfaction by the employee or the Head of department, you may address the service of examining complaints/ charges of our Bank (tel. 210 7468067, fax 210 7486726, Operational Permanent Controller) which will give you a reply within 10 days at the latest.

Furthermore, as long as you consider that, despite your recourse to all the above units your problem has not been dealt with to your satisfaction, you have the option of contacting the Office of the Hellenic Ombudsman for Banking Investment Services (Address: 1, Massalias Street, 106 80 Athens, tel. 210 3376700, fax 210 3238821, e-mail: contact@bank-invest-omb.gr)

GUARANTEE OF DEPOSITS

BNP Paribas operates in Greece according to article 13 of Law 3601/2007 as a branch of BNP Paribas, legally established in Paris (16, Boulevard des Italiens, 75009 Paris, France). The Athens branch is regulated by the Banque de France in terms of Capital Adequacy.

Deposit Guarantee Scheme – Covered Deposits

Clients' deposits with BNP Paribas Athens Branch are covered by the French deposits' protection scheme "Garantie des depots" (www.garantiesdesdepots.fr), according to which, client deposits are legally guaranteed up to € **70,000.00 per depositor**.

For joint accounts (opened in the names of two or more depositors), the guarantee per each depositor of the joint account is considered **separately for each beneficiary, at the level of €70,000.00 per deposit**.

Activation of the Deposit Guarantee Scheme

A deposit is considered as not available, in case that it is owed but cannot be disbursed by a Financial Institution.



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BNP Paribas S.A. - Athens Branch

94, Vas. Sofias Ave. & 1, Kerasountos Str., GR 115 28 Athens
Tel. +30 210 7468000, Fax. +30 210 7486726
www.bnpparibas.gr