
**ALPHA BANK GOLD PERSONAL BANKING SERVICE
SPECIAL CHARGES CATALOGUE**

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Alpha Bank Gold Personal Banking Service

A/A	CHARGE	
1	Costs of Subscription to the Service	Euro 0

The special charges included in the current "Alpha Bank Gold Personal Banking Service Special Charges Catalogue" are offered exclusively to the members of Alpha Bank Gold Personal Banking Service of Alpha Bank Cyprus Ltd (hereafter the "Bank"), who have accepted the Terms of the aforementioned service during the issuance of the Bank's Debit Card, Alpha Bank Gold Enter MasterCard.

A. INVESTMENT SERVICES – MUTUAL FUNDS UCITS

The services provided by the Bank to the members of Alpha Bank Gold Personal Banking Service, who choose the Investment Services will be the reception and transmission of customer orders.

1. Mutual Funds Alpha (LUX) Global Funds Alpha Asset Management M.F.M.C.

TABLE 1					
		Bank's Charges Catalogue	Discount 50%	Discount 40%	Discount 30%
Subscription Fee	Alpha (LUX) Global Defensive FoF	1,00%	0,50%	0,60%	0,70%
	Alpha (LUX) Global Balanced FoF	2,40%	1,20%	1,44%	1,68%
	Alpha (LUX) Global Themes	3,00%	1,50%	1,80%	2,10%
Redemption Fee	In all categories	0%			

TABLE 2																												
<table border="1"> <thead> <tr> <th colspan="4">Current Discount Table on Bank's Charges for Mutual Funds and SICAV of Foreign Investment Management Firms</th> </tr> </thead> <tbody> <tr> <td>Total Value of Portfolio</td> <td><</td> <td>100.000 €</td> <td rowspan="2">- 30%</td> </tr> <tr> <td>Total Value of Transaction</td> <td><</td> <td>50.000 €</td> </tr> <tr> <td>Total Value of Portfolio</td> <td>=</td> <td>100.000 – 300.000 €</td> <td rowspan="2">- 40%</td> </tr> <tr> <td>Total Value of Transaction</td> <td>=</td> <td>50.000 – 150.000 €</td> </tr> <tr> <td>Total Value of Portfolio</td> <td>></td> <td>300.000 €</td> <td rowspan="2">- 50%</td> </tr> <tr> <td>Total Value of Transaction</td> <td>></td> <td>150.000 €</td> </tr> </tbody> </table>				Current Discount Table on Bank's Charges for Mutual Funds and SICAV of Foreign Investment Management Firms				Total Value of Portfolio	<	100.000 €	- 30%	Total Value of Transaction	<	50.000 €	Total Value of Portfolio	=	100.000 – 300.000 €	- 40%	Total Value of Transaction	=	50.000 – 150.000 €	Total Value of Portfolio	>	300.000 €	- 50%	Total Value of Transaction	>	150.000 €
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Total Value of Transaction	>	150.000 €																										

- Bank collects the total applicable subscription fees by the Customer, as they are listed to the table 1 and 2 above.
- In relation to the applicable discount percentage, outlined in table 2 above, please note that it is identified based on the total value of the transaction or the total value of the portfolio under management, whichever is the highest.
- As outlined in the “Charges” category of the Key investor information document (KIID), Bank receives an inducement in the form of a percentage from the total management fee charged by Alpha Asset Management M.F.M.C. This percentage can vary from 0% to 50% and it's received for the provision for the investment services provided through Alpha Bank Gold Personal Banking. The amount of inducement received will be determined on the following two factors:
 - i. The retention period of the mutual fund
 - ii. The category of the mutual fund.

The analysis of the amount corresponding to management fee is included in the «Annual costs report», which is sent to the customer on an annual basis and includes all costs and charges. An analysis of the aforementioned amount at any other time is available upon request.

2. Mutual Funds and SICAV of International Management Firms

		Bank's Charges Catalogue	Discount 50%	Discount 40%	Discount 30%
Subscription Fee	Cash Management Fees	0,30%	0,15%	0,18%	0,21%
	Bond Fund	1,50%	0,75%	0,90%	1,05%
	Equity Fund	3,00%	1,50%	1,80%	2,10%
	Balanced Fund	2,00%	1,00%	1,20%	1,40%
Redemption Fee	In all categories	0%			

Current Discount Table on Bank's Charges Mutual Funds and SICAV of Foreign Investment Management Firms	
Total Value of Portfolio < 100.000 € or Total Value of Transactions < 50.000 €	- 30%
Total Value of Portfolio = 100.000 – 300.000€ or Total Value of Transactions = 50.000 – 150.000 €	- 40%
Total Value of Portfolio > 300.000 € or Total Value of Transactions > 150.000 €	- 50%

- Bank collects the total applicable subscription fees by the Customer, as they are listed to the table 3 and 4 above. The Bank will not charge a higher subscription fee to its clients than the respective commission as outlined in the mutual fund and SICAV prospectuses by International Management Firm. As outlined in the information document of the mutual funds and SICAV, the Bank will receive a subscription fee. The applicable amount from the Charges table above will be that of the higher amount.
- In relation to the applicable discount percentage, outlined in table 4 above, please note that it is identified based on the total value of the transaction or the total value of the portfolio under management, whichever is the highest.
- As outlined in the "Charges" category of the Key investor information document (KIID), Bank receives an inducement in the form of a percentage from the total management fee charged from each Fund House. The said percentage may vary from 0% to 65% and it's received for the provision for the investment services provided through Alpha Bank Gold Personal Banking, based on the following factors:
 - i. The retention period of the mutual fund
 - ii. The Fund House
 - iii. The category of the mutual fund

The analysis of the amount corresponding to management fee is included in the « Annual costs report», which is sent to the customer on an annual basis and includes all costs and charges. An analysis of the aforementioned amount at any other time is available upon request.

3. Commissions and Charges for Investment Services Products

- The minimum cost of maintaining an investment account amounts to Euro 9,00 quarterly (Euro 36,00 per year).
- Safekeeping fee amounts to Euro €1,25 quarterly (Euro 5,00 per year).

Both amounts (maintenance costs and safekeeping fee) are debited at the end of each calendar quarter.

4. Safekeeping and Administrative Service Fee

- **Portfolio Transfer outside the Bank**

	Percentage Fee	Amount in Euro
Shares of Domestic and Foreign collective investment Securities	Fixed	€100

- **Safekeeping and Administrative Management Service Fee**

	Percentage Fee
For ALPHA LUX GLOBAL FUNDS management Alpha Asset Management A.E.D.A.K.*	0,10%
Management of Mutual Funds and SICAV of Foreign Houses*	0,10%

*Received each calendar quarter and is calculated as a percentage of the average balance of the units' current value.

In case the total amount of Safekeeping and Administrative Management Service fees amount to less than Euro 1, this will not be required.

B. BANK SERVICES AND PRODUCTS

1. Capital Movement

Standing Orders (Bank Orders)	Charges Catalogue	Alpha Gold Personal Banking Service
Set up or Charge of Standing Order	€5 per order	Free (for members of Alpha Bank Gold Personal service)
Manual Execution of Standing Order	€5 during execution of order	
Cheque Books	Charges Catalogue	Alpha Gold Personal Banking Service
Issue of Cheque Book	€25 per cheque book	First cheque book is free

2. Electronic Services

Automatic Teller Machines (ATM)	Charges Catalogue	Alpha Gold Personal Banking Service
Cash Withdrawal Costs, i. From Alpha Bank ATM ii. From other ATM in Cyprus iii. From ATM abroad	i. Euro 0 ii. Euro 2,50 per withdrawal iii. Euro 2,50 per withdrawal	i. Euro 0 ii. Euro 1,50 per withdrawal iii. Euro 1,50 per withdrawal

3. Deposits

Deposit Interest	Charges Catalogue	Alpha Gold Personal Banking Service
Term Deposits	According to the current interest rate of the product .	Prefential pricing depending on the amount and the duration of the time deposit

4. Cards

Annual Card Subscription	Charges Catalogue	Alpha Gold Personal Banking Service
Gold Enter Mastercard	Not provided	Main: Euro 6
Silver Alpha Bank Visa	Main: Euro 15 Additional Card : Euro 10	50% Discount
MasterCard Cash Back	Main: Euro 20 Additional Card: Euro 10	
Visa Gold	Main: Euro 40 Additional Card :Euro 20	

5. Credit Facilities

Facility Interest	Charges Catalogue	Alpha Gold Personal Banking Service
Products: I. Alpha Personal Loan II. Alpha Student Loan	According to the current interest rate of the product.	Product Current Interest Rate - 0,10%.
Arrangement Fees For Credit Facilitie	Charges Catalogue	Alpha Gold Personal Banking Service
Arrangement Fees	0,1% Minimum €50, Maximum €1.000	Free

Letters of Guarantee	Charges Catalogue	Alpha Gold Personal Banking
Issue of Letter of Guarantee for Immigration Officer	0,15% per month or part thereof Minimum 0,45% or €30 whichever is greater	30% Discount

NOTE:

- VAT may be applicable on certain charges.
- Alpha Bank Gold Personal Banking Special Charges Catalogue is an integral part of the Agreement for the Provision of Investment and Ancillary Services, it is governed by the terms and conditions of Alpha Bank Gold Personal Banking Service of the Bank and is subject to periodic changes.
- The Bank reserves the right to change the charges applicable as provided in the Agreement for the Provision of Investment and Ancillary Services.
- Before each transaction you are advised to be informed about the current Alpha Bank Gold Personal Banking Special Charges Catalogue, applicable at the time, by a Personal Banking Officer of the Bank at any Alpha Bank Branch and/or via the Bank's website (www.alphabank.com.cy)
- Regarding any bank services not mentioned in the above tables you are asked to refer to the Bank Charges Catalogue, which is available at the Bank's website (www.alphabank.com.cy), as well as at our Branch Network.
- The present Alpha Bank Gold Personal Banking Special Charges Catalogue is governed by the Laws of the Republic of Cyprus.