



PANCRETA BANK

Member of Attica Bank

FEES & CHARGES

Valid as of: 20.01.2025



Contents

General Notifications	4
1. DEPOSITS IN EURO AND FOREIGN CURRENCY	5
1.1 Cash Deposits	5
1.2 Cash Withdrawals.....	5
1.3 Transfers from/to Account within the Bank.....	5
1.4 Management of Deposit Accounts.....	5
2. CHEQUES & VALUES FOR COLLECTION	6
2.1 PANCRETA BANK Cheques.....	6
2.2 Bank Cheques issued by PANCRETA BANK in Euro.....	6
2.2.1 Issuance.....	6
2.2.2 Management.....	7
2.3 Other banks cheques.....	7
2.3.1 Deposit.....	7
2.3.2 Management.....	7
2.4 Values for collection (Cheques/ Bills of Exchange).....	7
2.4.1 Collection at the Bank (Incoming).....	7
2.4.2 Collection to another bank (Outgoing)	8
2.5 Foreign Cheques (through Cash Letter service)	8
3. PAYMENTS TO THIRD PARTIES/ STANDING INSTRUCTIONS	9
3.1 Payments to Organizations & Companies	9
3.2 Standing Instructions from Pancreta Bank accounts.....	9
3.3 Payment of credit cards to other banks	9
4. FUND TRANSFERS	10
Credit Transfers	10
4.1 Outgoing Credit Transfers.....	11
4.1.1 To domestic and EEA banks under SEPA specifications	11
4.1.2 Non-SEPA (Non European Economic Area (EEA) countries, European Economic Area (EEA) countries in foreign currency, payment of cheques issued by Pancreta Bank)*	11
4.1.3 IRIS payments.....	12
4.2 Incoming Credit Transfers	12
4.2.1 From domestic and EEA banks under SEPA specifications.....	12
4.2.2 From domestic or foreign banks through correspondent banks	12
4.2.3 IRIS payments.....	12
4.3 Other Fund Transfers transactions.....	12
5. IMPORTS-EXPORTS-LETTERS OF GUARANTEE	13
5.1 Imports	13
5.1.1 Settlement with Bills of lading ^{(1), (2)}	13
5.1.2 Letters of Credit	13
5.2 Exports.....	14
5.2.1 Securities for collection ⁽¹⁾	14
5.2.2 Letters of Credit	14
5.3 Other Import-Export charges	14
5.4 Letters of Guarantee	15
5.5 Other L/G expenses.....	15
6. INVESTMENT PRODUCTS	16
6.1 Third Party Mutual Funds Subscription fees	16
6.2 Greek Mutual Funds Subscription fees	16
6.3 Bonds Purchase & Sale fees.....	16
6.4 Bonds Custody fees	16
6.5 Portfolio Transfer Fee.....	16
7. FINANCING	17
7.1 Business financing	17
7.1.1 Credit rating assessment fees (new limit or renewal of existing limit).....	17



7.1.2	Credit rating assessment fees- Products «Pancreta EASY BUSINESS»	17
7.1.3	Other credit limit assessment fees	18
7.1.4	Monitoring of uncollateralized facilities	18
7.1.5	Other	19
7.1.6	Bond Loans.....	20
7.2	Retail Financing	21
7.2.1	Personal/Consumer Loans	21
7.2.2	Housing Loans	21
7.2.3	Expenses for Legal Due Diligence/Survey and Registration of prenotation/mortgage	21
7.2.4	Technical Inspection Fees ⁽¹⁾ (including V.A.T, currently 24%)	22
8.	CARDS.....	25
8.1	Debit Card Mastercard	25
8.1.1	Issuance & management fees	25
8.1.2	Transactions through Pancreta Bank ATMs with Pancreta Bank Mastercard Debit Card	25
8.1.3	Transactions through other banks' ATMs with Pancreta Bank Mastercard Debit Card	25
8.1.4	Transactions through Pancreta Bank ATMs using other banks' cards	25
8.2	Credit Card MASTERCARD	26
8.2.1	Issuance & management fees	26
8.2.2	Transactions.....	26
9.	MISCELLANEOUS FEES & CHARGES.....	27
9.1	Provision of Information	27
9.2	Granting of letters	27
9.3	Cash orders.....	28
9.4	Lease of Safe Deposit Boxes	28
9.5	Other	28



General Notifications

The present Fees & Charges table includes the basic fees and charges for standard transactions and products, which may be increased or reduced in special cases. For that reason, as well as for transactions not included in this table, it is recommended that you contact the Bank before any transaction.

The transaction terms included herein are subject to the regulatory framework as well as to the Bank's General Terms of Transactions as valid from time to time.

The Fees & Charges table is updated periodically.

Value dates are always expressed in Business Dates.

Where applicable, cut-off times, beyond which the order for execution of the Payment Transaction is deemed to have been received the next Business Day, are displayed. Maximum execution time since the order is received by the Bank, according to L.4537/2018 is also depicted.

All mail, telephone, facsimile charges or real costs (legal fees, correspondent banks' fees etc.), where applicable, are borne by the client.

Currency rates within the Eurozone are formed on a daily basis. Relative information is available either through exchange rate tables in the Bank's branches or by contacting the Bank.

For foreign exchange transactions, fees are calculated on the Euro equivalent of the transaction amount.

Information on fees and charges regarding any correspondent banks, which might be applicable to the beneficiary, is not available to the Bank. Therefore, the ordering client must always contact the beneficiary prior to a payment execution and arrange which party will bear subject costs.



1. DEPOSITS IN EURO AND FOREIGN CURRENCY

1.1 Cash Deposits				
TRANSACTION	FLAT or %	MINIMUM	MAXIMUM	VALUE DATE
EUR in EUR account	Free of charge	-	-	Same day
EUR in FCY account	Free of charge	-	-	EEA Currencies ⁽¹⁾ : Same day Non-EEA Currencies: 2
FCY Banknotes (USD/GBP) in EUR account	Free of charge			4 days
FCY Banknotes (USD/GBP) in FCY account	Free of charge			4 days
1.2 Cash Withdrawals				
TRANSACTION	FLAT or %	MINIMUM	MAXIMUM	VALUE DATE
EUR from EUR account	Free of charge	-	-	Same day
EUR from FCY Account	Free of charge	-	-	Same day
FCY Banknotes (USD/GBP) from FCY account (LEGAL ENTITIES)	0,1%	-	-	Same day
FCY Banknotes (USD/GBP) from FCY account (INDIVIDUALS)	0,3%	€20	-	Same day
1.3 Transfers from/to Account within the Bank <i>(through Branch or Pancreta Online in Euro)</i>				
TRANSACTION	FLAT or %	MINIMUM	MAXIMUM	VALUE DATE
Between client accounts	Free of charge			Same day
To third parties				Same day
1.4 Management of Deposit Accounts				
TRANSACTION	FLAT or %	MINIMUM	MAXIMUM	VALUE DATE
Management of business current accounts (except public sector companies)	24€ / semester	-	-	-
Management of Payments Account	Free of charge	-	-	-
Reactivation of dormant/inactive account	Free of charge	-	-	-
Expenses for notice on inactive accounts before 20-year period elapses	Mail type	Ordinary	Registered	-
	Domestic	2€	€3	-
	Abroad	€4	€6	-
Account closure	Free of charge	-	-	-

Note

1. EEA: European Economic Area. EEA links the EU member states and three EFTA states (Iceland, Liechtenstein, and Norway)



2. CHEQUES & VALUES FOR COLLECTION

2.1 PANCRETA BANK Cheques				
TRANSACTION	FLAT or %	MINIMUM	MAXIMUM	VALUE DATE
Payment or deposit into an account	0	-	-	Same day
Cheque book issuance	1,5€ per item	-	-	-
Cheque cancellation	2€ per item <i>(cancellation due to erroneous printing is exempted)</i>	-	-	-
Cheque recall/stop payment due to lost/stolen cheque	20€ per item / input <i>(per input of single item or series of cheque numbers)</i>	-	-	-
Completion/deletion of detrimental to TIRESIAS S.A. upon approval of client request	50€	-	-	-
Management of unpaid cheque through DIASCHEQUE	4€/ cheque	-	12€	-
Cheque returned unpaid through DIASCHEQUE or BOG Clearing House	20€	-	-	-

2.2 Bank Cheques issued by PANCRETA BANK in Euro				
2.2.1 Issuance				
TRANSACTION	FLAT or %	MINIMUM	MAXIMUM	VALUE DATE
To the order of the client by debiting client account	Free of charge	-	-	-
To the order of third parties by debiting client account (exceptionally by cash only for Bank clients and only to the order of Public Sector entities)	0,15%	10€	-	-
To the order of third parties by debiting a loan account	0,15%	10€	-	-
To the order of Public Sector (Tax Office, Customs and other Public Sector entities)	Free of charge	-	-	-
To the order of Municipalities and Social Security Funds	Free of charge	-	-	-



2.2 Bank Cheques issued by PANCRETA BANK in Euro				
2.2.1 Issuance				
TRANSACTION	FLAT or %	MINIMUM	MAXIMUM	VALUE DATE
2.2.2 Management				
Bank cheque deposit	Free of charge	-	-	Same day
Bank cheque payment	Free of charge	-	-	-
Stop Payment of lost/stolen bank cheque	20€	-	-	-

2.3 Other banks cheques				
2.3.1 Deposit				
TRANSACTION	FLAT or %	MINIMUM	MAXIMUM	VALUE DATE
Private cheques in Euro	0	-	-	3
Private cheques in Euro following approval of special value date	0,10%	-	-	Same day
	0,075%			1
	0,050%			2
Bank cheques in Euro	-	-	-	1
Bank cheque payment (following approval of special value date)	0,20%	10		
Deposit of private & bank cheques issued by Greek banks in Foreign Currency	0,80%	14€	150€-	10
2.3.2 Management				
Certification of cheque returned unpaid at the order of our client (bearer)	20€	-	-	-
Cheque returned unpaid to client account	20€	-	-	-

2.4 Values for collection (Cheques/ Bills of Exchange)			
TRANSACTION	FLAT or %	MINIMUM	MAXIMUM
2.4.1 Collection at the Bank (Incoming)			
Collection	0,80%	14€ / item	-



2.4 Values for collection (Cheques/ Bills of Exchange)			
TRANSACTION	FLAT or %	MINIMUM	MAXIMUM
Extension	20€	-	-
2.4.2 Collection to another bank (Outgoing)			
Collection	0,60%	8€/ item	-
Extension	3€	-	-
Returned unpaid	3€	-	-

2.5 Foreign Cheques (through Cash Letter service)			
Currency	Payment Country	Fee	Value Date
EUR ⁽¹⁾	Belgium	0,80% min 50 € max 150 € (per item)	30
	France		
	Germany		
	Italy		
	United Kingdom		
	Portugal		
	Spain		
GBP	United Kingdom		
Cancellations, returns, unpaid: 50 €/item			
(1) Cheques with date of issuance prior to 60 days: additional fee 150 €/item			



3. PAYMENTS TO THIRD PARTIES/ STANDING INSTRUCTIONS

3.1 Payments to Organizations & Companies

Please refer to Annex "[Payments to Organizations & Companies](#)"

3.2 Standing Instructions from Pancreta Bank accounts

Between client accounts	Free of charge
To third party accounts within the Bank	Free of charge
To other bank account	According to Funds Transfers pricing (see 4.1.1)
Organizations and companies direct debit assignment (one-off fee)	Free of charge

3.3 Payment of credit cards to other banks

Credit card payment to another bank in Greece	Fee per payment channel	
	By debiting Client Account (through Branch)	Through e-banking (Pancreta Online)
	2€	1€



4. FUND TRANSFERS

Credit Transfers

Notes / Terminology

1. Credit Transfer: The Payment Service for crediting the Recipients Payment Account with a Payment Transaction by order of the client (please also refer to the Bank's General Terms of Transactions).
2. European Economic Area (EEA): EEA links the EU member states and three EFTA states (Iceland, Liechtenstein, and Norway)
3. The above EEA countries as well as Great Britain, Switzerland and Monaco and other countries under European legislation participate in SEPA (Single Euro Payments Area)
4. SEPA Specifications: A Credit Transfer must fulfil the following specifications in order to be considered a SEPA Credit Transfer:
 - Payment order, Payer and Beneficiary account currency is Euro
 - Payer and Beneficiary accounts are in IBAN form
 - Type of charges is SHA
 - Payment order does not include any further instructions to the bank
 - Both Payer and Beneficiary banks are located in SEPA country members
5. Charge Types:
 - SHA (Payer bank charges are borne by payer and Beneficiary bank charges are borne by beneficiary). Any additional intermediary bank charges might be borne by beneficiary.
 - OUR (All charges are borne by the Payer)
 - BEN (All charges are borne by the Beneficiary) – only supported for Credit Transfers and/or currencies outside EEA
6. Cut - Off : For each particular Payment Transaction and / or depending on the instrument by which it is executed, a specific cut off time for the Bank's operations is set within the Business Day, beyond which the order for execution of the Payment Transaction is deemed to have been received the next Business Day.
7. SCT Inst: Instant priority Credit Transfer (Beneficiary' s credit within 10 seconds). Valid only for SEPA Credit Transfers and up to the amounts depicted herein. Available 24/7/365.
8. Value date for SWIFT transfers abroad is 2 business days. For same day value a special pricing is applicable (see [4.1.2.2](#))
9. An order is deemed incomplete when the necessary information for its execution is missing, such as (indicatively and not restrictively):
 - Beneficiary Bank BIC
 - Beneficiary IBAN for SEPA orders
10. Cancellation fee is collected in cases where the client requests the cancellation or amendment of a transaction already executed by the Bank. The Bank shall make every effort to execute the client's order for cancellation or amendment. The fee is collected regardless of the outcome. For every additional SWIFT message regarding the same case, the respective charge is collected (please refer to [4.3](#)). Any additional charges by other banks are also collected.
11. Wherever currency exchange is involved, the relative foreign exchange fee is applicable (see [9.5](#))



4.1 Outgoing Credit Transfers

4.1.1 To domestic and EEA banks under SEPA specifications

Total fee for outgoing transfers through e-banking (Pancreta Online)					
Amount range in EUR	Normal Priority				Instant Priority (SCT Instant-beneficiary credit in 10'', available 24/7/365)
	Flat	Cut-off	Account debit date	Value Date	
0-1.000	0,50€	14:00	Same day	1	0,50€
1.000,01-5.000	0,50€				0,50€
5.000,01-12,500	1.25€				1.25€
12,500,01-15.000	2€				2€
15.000,01-50.000	5€				5€
50.000,01-100.000	8€				8€
100.000,01-150.000	10€				Non-Applicable
150.000,01+	20€				

Total fee for outgoing transfers through Branch Network					
Amount range in EUR	Normal Priority				Instant Priority (SCT Instant-beneficiary credit in 10'')
	Flat or %	Cut-off	Account debit date	Value Date	
0-1.000	12€	14:00	Same day	1	12€
1.000,01-5.000	12€				12€
5.000,01-12,500	12€				12€
12,500,01-15.000	35€				35€
15.000,01-50.000	35€				35€
50.000,01-100.000	100€				100€
100.000,01-150.000	300€				Non-Applicable
150.000,01+	300€				

Fees charged to the payer (OUR): For Outgoing Fund Transfers to domestic Banking Institutions with the option of OUR fees, you may be charged with an additional fee of the beneficiary's Bank.

4.1.2 Non-SEPA (Non- European Economic Area (EEA) countries, European Economic Area (EEA) countries in foreign currency, payment of cheques issued by Pancreta Bank)*

4.1.2.1 GENERAL

Amount range in EUR or Foreign Currency equivalent	Flat or %	Cut-Off	Account debit date	Value Date
0 – 5.000	20€	14:00	Same day	2
5.000,01 – 12.500	20€			
12.500,01 – 50.000	45€			
50.000,01 – 150.000	225€			
150.000,01 +	300€			

4.1.2.2 SAME DAY

0 – 5.000	30€	14:00	Same day	Same day
5000,01 – 12.500	30€			
12.500,01 – 50.000	55€			
50.000,01 – 150.000	235€			
150.000,01 +	300€			



4.1.2.3 CHARGES OUR	
Amount range in EUR or Foreign Currency equivalent	Flat or %
0-5.000	0,30% minimum 25€ maximum 300€
5.000,01+	0,30% minimum 25€ maximum 300€

*Additional SWIFT charges (please refer to [4.3](#))

4.1.3 IRIS payments	
Outgoing transfers IRIS	Free of charge

4.2 Incoming Credit Transfers

4.2.1 From domestic and EEA banks under SEPA specifications				
Amounts in €	Flat	Cut-Off	Account credit date	Value date
0-300	Free of charge	16:30*	Same day or transaction identification date	Same day
300,01-5.000	Free of charge			
5.000,01-12.500	Free of charge			
12.500,01-50.000	Free of charge			
50.000,01-100.000	Free of charge			
100.000,01-150.000	Free of charge			
150.000,01+	Free of charge			
*not valid for SCT Instant incoming payments				

4.2.2 From domestic or foreign banks through correspondent banks				
Amounts in €	Flat	Cut-Off	Account credit date	Value date
In addition to the above	Free of charge	14:00	Same day, provided that the credit of the Bank's correspondent account has been acknowledged	Same day

4.2.3 IRIS payments	
Incoming transfers IRIS	Free of charge

4.3 Other Fund Transfers transactions	
TRANSACTION	FEE
Order cancellation/amendment (please see Notes/Terminology)	20€
Confirmation/tracer/investigation)	20€
Incomplete orders (please see Notes/Terminology)	20€
Incomplete orders – Cancellation – Transfer Amendment – Transfer Investigation by Correspondent	70€
SWIFT charges	20€
Investigation/fixing multi-transaction file errors (per file)	20€



5. IMPORTS-EXPORTS-LETTERS OF GUARANTEE

5.1 Imports

Note: If the goods have already been received (securities) or are about to be received (advances) by the Bank's clients without its intervention and the client wishes to pay their value, then the pricing policy for Fund Transfers is applied (See Chapter [4.1.2 Non SEPA](#))

5.1.1 Settlement with Bills of lading ^{(1), (2)}				
TRANSACTION	FLAT or %	MINIMUM	MAXIMUM	SWIFT Charges
Cash Settlement	0,40%	45€	-	15€
Forward Settlement	0,40%	45€	-	6€
Payment of deferred liability (promissory note)	0,30%	24€	-	15€
Transfer of bills of lading to another Bank	0,30%	30€	-	-
Return of non settled bills of lading	0,30%	30€	-	-
Extension/amendment	15€	-	-	-
Protesting of bill of exchange/promissory note	Equivalent to protest costs			
Delivery of Loading Documents FREE OF PAYMENT	15€	-	-	-
Representative Commission Fees	5€/ item			

5.1.2 Letters of Credit				
TRANSACTION	FLAT or %	MINIMUM	MAXIMUM	SWIFT Charges
Issuance	0,25%	36€ ⁽³⁾	-	45€
Attestation (per quarter)	0,20%	36€	-	-
Guarantee (per quarter)	1%	36€	-	-
Execution of forward settlement	0,20%	24€	-	-
Amendment	-	-	-	45€
Execution-Settlement	0,50%	45€	-	15€
Extension	15€	-	-	-
Cancellation ⁽⁴⁾	45€	-	-	15€
Sample L/C ⁽⁵⁾	35€	-	-	-

**5.2 Exports****5.2.1 Securities for collection ⁽¹⁾**

TRANSACTION	FLAT or %	MINIMUM	MAXIMUM	SWIFT Charges
Cash settlement against bills of lading	0,30%	35€	-	-
Forward settlement against bills of lading	0,40%	45€	-	-
Extension/amendment	15€	-	-	-
Securities returned unpaid from abroad	0,10%	20€	-	15€

5.2.2 Letters of Credit

TRANSACTION	FLAT or %	MINIMUM	MAXIMUM	SWIFT Charges
Announcement	0,10%	25€	-	-
Amendment	30€	-	-	-
Settlement/Execution	0,40%	45€	-	-
Cancellation/Non execution	30€	-	-	-
Transfer to another beneficiary	0,10%	20€	-	-
Pre-inspection of shipping documents ⁽²⁾	40€	-	-	-
Confirmation (per quarter)	0,20%	30€	-	-
Transfer for execution to another bank	30€	-	-	-

5.3 Other Import-Export charges

Courier/mail (as the case may be)	Charges borne by the client
SWIFT messages	20€

Notes on Import-Export fees & charges**I. Imports**

1. For same day payments, additional fee 0,1% is collected
2. For payments with charge type OUR, additional charges are collected according to table [4.1.2](#)
3. Additional stamp duty 1,2% in favour of the Greek State
4. It is collected in case the client requests the cancellation or amendment of a transaction already executed by the Bank. The Bank shall make every effort to execute the client's order for cancellation or amendment. The fee is collected regardless of the outcome. For every additional SWIFT message regarding the same case, the respective charge is collected (please see 5.3). Any additional charges by other banks are also collected.
5. Collected only in case the client requests the creation of a sample. If the client finally decides to issue the Letter of Credit, the comission is offset against the issuance fee.

II. Exports

1. Additional SWIFT and courier/post charges are collected (please see [5.3](#))
2. Fee is collected every time the shipping documents are presenting for pre-inspection.



5.4 Letters of Guarantee						
TRANSACTION	General pricing		Issuance of L/G against interest-bearing Cash Collateral account		Issuance of L/G for engineers or technical companies	
	FLAT or %	MINIMUM	FLAT or %	MINIMUM	FLAT or %	MINIMUM
All issuance fees are collected on a quarterly basis						
Issuance of A Class L/G (Participation in Tenders)	0,50%	30€	0,30%	24€	0,40%	24€
Issuance of B Class L/G (Good Performance of contracts)	0,90%	40€	0,50%	30€	0,70%	30€
Issuance of C Class L/G (Advance payments, payment of duties percentage, 10% retention, payment of goods)	1,25%	40€	0,90%	36€	1%	36€
Amendment/Extension E/E	50€					
Forfeiture of L/G issued by the Bank	50€					
Forfeiture of L/G issued by another Bank	100€					
L/Gs abroad	Issuance fee as C class plus SWIFT charges €45					

5.5 Other L/G expenses		
Mail	Ordinary	Registered
Domestic	2€	€3
Abroad	€4	€6
SWIFT	€20	



6. INVESTMENT PRODUCTS

6.1 Third Party Mutual Funds Subscription fees

Amounts €3.000 - €100.000 – Redemption free of charge

Money Market Funds	0,25%
Bond Funds	2,00%
Balanced Funds	2,75%
Equity funds	3,00%

HSBC World Selection 1&2 receive Bond Fund pricing, HSBC World Selection 3 receive Balanced Funds pricing, while HSBC World Selection 4&5 receive Equity Funds pricing

Switching Fee within the same UCITS 1% (where available)

6.2 Greek Mutual Funds Subscription fees

Amounts €3.000 - €100.000 – Redemption free of charge

Money Market Funds	0,25%
Bond Funds	2,00%
Balanced Funds	2,75%
Equity funds	3,00%

6.3 Bonds Purchase & Sale fees

Currency	Remaining duration to maturity	Fee (on Face Value)
All Currencies	Up to 3months	0,10%
	Up to 6months	0,20%
	Up to 1 year	0,30%
	Above 1 year	1,00%

6.4 Bonds Custody fees

Greek T-Bills	Free of charge
Greek GGBs & other Issuers Bonds	0,15% on Face Value, plus VAT 24%

6.5 Portfolio Transfer Fee

€50 per security



7. FINANCING

7.1 Business financing

7.1.1 Credit rating assessment fees (new limit or renewal of existing limit)

Credit limit up to	Flat (Annually)
150.000,00€	€300
500.000,00€	€600
1.000.000,00€	€1.200
5.000.000,00€	€2.000
≥5.000.000,00€	€3.500

7.1.2 Credit rating assessment fees - Products «Pancreta EASY BUSINESS»

Credit limit	Initial approval	Renewal
Pancreta EASY BUSINESS - Revolving Working Capital against Cheques/Invoices		
20.000,00 - 50.000,00 €	€ 350	€ 300
50.000,01 - 150.000,00 €	€ 500	€ 450
150.000,01 - 300.000,00 €	€ 600	€ 500
≥ 300.000,01 €	€ 750	€ 650
Pancreta EASY BUSINESS - Revolving Working Capital Collateral-free		
20.000,00 - 50.000,00 €	€ 350	€ 300
50.000,01 - 100.000,00 €	€ 500	€ 450
Pancreta EASY BUSINESS - Revolving Working Capital Asset-based		
25.000,00 - 50.000,00 €	€ 350	€ 300
50.000,01 - 150.000,00 €	€ 500	€ 450
150.000,01 - 300.000,00 €	€ 600	€ 500
300.000,01 - 500.000,00 €	€ 750	€ 650
500.000,01 - 1.000.000,00 €	€ 1.000	€ 850

Note: The fees are collected at the first disbursement and then at each annual renewal of the Credit Limit.

Loan Amount	Initial approval
Pancreta EASY BUSINESS - Business premises loan	
10.000,00 - 50.000,00 €	€ 350
50.000,01 - 150.000,00 €	€ 500
150.000,01 - 300.000,00 €	€ 600
≥ 300.000,01 €	€ 750
Pancreta EASY BUSINESS - Business equipment loan	
10.000,00 - 50.000,00 €	€ 350
50.000,01 - 150.000,00 €	€ 500
150.000,01 - 300.000,00 €	€ 600
≥ 300.000,01 €	€ 750

Note: The fees are collected once upon disbursement of the loan.



7.1.3 Credit rating assessment fees – «Working Capital New Start»

Loan Amount	Initial approval
30.000,00 - 100.000,00 €	€ 300
100.000,01 - 200.000,00 €	€ 600

Note: The fees are collected once upon the disbursement of the loan.

7.1.4 Application assessment and approval fees – «Attica Liquidity Rebound»

Flat	€ 200
------	-------

7.1.5 Application assessment and approval fees of Attica Business Support/Housing/Equipment amortization loan with cash collateral

%	MINIMUM	MAXIMUM
1% on loan amount	€ 350	€ 850

Note: The fees are collected once upon disbursement of the loan.

7.1.6 Other credit limit assessment fees

TRANSACTION	FLAT or %	MINIMUM	MAXIMUM
Credit limit assessment (before expiry)	50% on credit rating assessment (depending on credit limit, see 7.1.1 above)	€300	€1.750
One-off amendment of approved limit	350€	-	-
Extraordinary funding (plus fees for one-off amendment of approval limit)	0,30% on extraordinary funding amount	-	-
Credit limit inactivity (annually)	0,30% on credit limit	-	-
Application assessment for “Green Loan of Photovoltaic Systems up to 500kW”. (Expenses for legal and technical inspection are not included, please refer to Technical Inspection Fees and Legal fees)	1% on the loan amount	€1.500	-
VAT financing fee to cover the construction cost of photovoltaic systems up to 500kW	One-off €100 (collected upon first drawdown)		
Annual assessment/control of photovoltaic systems up to 500kW	€300		
Application assessment for loans guaranteed by Hellenic Development Bank-Innovation Guarantee Fund	0,5% on the loan amount	-	€1.200
Application assessment for loans through Hellenic Development Bank - Small Loans for agricultural entrepreneurship Fund	Applications up to €10.000	€150	-
	Applications from €10.000,01 to €25.000	€250	

7.1.7 Monitoring of uncollateralized facilities

LIMIT	FLAT FEE (ANNUALLY)
Up to 50.000€	€75
50.000,01€ – 150.000,00€	€100
≥ 150.000,01€	€150



7.1.8 Other			
TRANSACTION	FLAT or %	MINIMUM	MAXIMUM
Pledging/assignment of contracts, project, certification requirements	0,80%	€100	-
Assignment of a contract for the sale of electricity with DAPEEP (former LAGIE) or DEDDIE (refers to financing of PV systems over 500kW)	0,5% on loan amount		
Pledging of Cheques & Bills of Exchange (per item)	0,80%	€20	-
Extension of Cheques & Bills of Exchange (per item)	20€		
PRIVILEGED CO OF GENERAL WAREHOUSES OF GREECE S.A. (PAEGAE) securities (on the estimated value of goods)			
- Pledging of goods based on PAEGAE securities	0,50%	€35	-
- Release of PAEGAE goods	0,50%	€29	-
Pledging of securities (shares)	0,50%	€75	-
Pledging of deposit and servicing of assignment-pledge agreement (Paid only in cases where the loan is secured by a deposit of the debtor)	Indicatively, from € 44,00/servicing	-	-
Consensual suspension of auction (collection in advance)	150 €	-	-
Provision of a letter for expression of interest for participation in investment financing	0,20%	€200	€1200
Provision of letter of intent/approval of a bank loan for participation in ESPA & LEADER/OPAAX programmes	€150	-	-
Issuance of a Letter of Credit Capacity	0,30%	€50	€250
Transfer of a contract to another Bank	€800	-	-
Arrangement or Settlement of Debt	0,20%	€60	€1000
Expenses for information obtained from the TEIRESIAS system	€20	-	-
Expenses for information obtained from the TEIRESIAS system for issuers/addressees	€1,30 (per issuer/addressee)	-	-
Technical inspection expenses	According to Technical Inspection fees table		

Expenses for Legal Due Diligence and registration of prenotation/mortgage	
Inspection of title deeds	86,80 €
- V.A.T., currently 24%, is included -Travel expenses (€0,25/km) and other relative costs for attorney's transfer and accommodation, if needed, are borne by the borrower. -Expenses per single property inspected.They are collected prior to respective inspection and cannot be returned.	
Registration of prenotation/mortgage expenses	370 €



- For registration of prenotation on more than one pieces of property, cumulative increase of €80 on expenses.
- V.A.T., currently 24%, is included
- In exceptional cases different costs may be applicable, according to local Bar Associations pricelists.
- Travel expenses (€0,25/km) and other relative costs for attorney's transfer and accommodation, if needed, are borne by the borrower.
- Over expenses do not include charges paid to cadastre (0,775% on prenotation amount or 0,875% for prenotation registration to a Hellenic Cadastre office) and other expenses paid by the Bank as, indicatively and not restrictively, for application, summary and issuance of certificates for the transcription of property. All relevant expenses are borne by the borrower.
- Subject expenses are paid by the borrower at the stage of loan agreement contract signature.

Other Legal Transactions on property

Expenses of weight declaration at the cadastral offices (1)	40 € per piece of property, per prenotation
Fixed fee for cadastre registration (1)	€35 per right in the case of cadastral parcels, buildings, horizontal and vertical properties and €20 per right in the cases of supporting spaces.
Letter for redemption of mortgage prenotation	Fixed fee 70 €

Notes

1. Applicable only for property located in areas under cadastre registration

7.1.9 Bond Loans				
ISSUANCE OF COMMON BOND LOAN PROGRAMME	FLAT or %		MINIMUM	MAXIMUM
Issuance/arrangement (collected upon programme issuance)	Up to €1M	0,5% on total programme	€4.000	-
	Above €1M	0,5% minimum on total programme	-	
Management (Including fees for paying agent and bondholder agent). Collected initially upon programme issuance and then periodically (annually)	Up to €1M	0,2% on total programme	€1.000	
	Above €1M	0,2% minimum on total programme	-	-



7.2 Retail Financing

7.2.1 Personal/Consumer Loans

New Start loan application evaluation	€170 (*)
Green Move loan application evaluation	€150 (*)
Collateralised Personal/Consumer Loan loan application evaluation	Free of charge
Attica Special Credit Consumer Loan loan application evaluation	€200 (*)

(*) The application evaluation fees are charged once upon the disbursement of the loan and concern the examination of the creditworthiness of the borrower and the guarantors, the check of their detrimental data in the TEIRESIAS system, the elaboration of the internal proposal note and the fees for the final approval of the loan.

7.2.2 Housing Loans

New Start housing loan application evaluation	Free of charge
Oikia housing loan application evaluation	Free of charge
“Spiti mou II” housing programme application evaluation	Free of charge
Loan application evaluation for the purchase – construction- renovation – repair of property	Free of charge
Loan application evaluation for purchase – construction- renovation – repair of property with cash collateral	Free of charge
Loan amendment (duration, collateral, interest)	Free of charge
Loan application evaluation of Attica My Home/Eco Home/Buy to Let housing loan with cash collateral	Flat €350 (*)

(*) • This fee (€ 350) concerns by € 150 to cover the costs of examining the creditworthiness of the borrower (costs of examining tax information, subscriptions to information services, check of detrimental data, etc.), by € 50 to cover the costs of initial determination of the value of the property (tables of objective values, research through a network of cooperating brokers, database maintenance), and by € 150 the final approval costs (preparation of an offer, creation of contracts, control related to guarantors, freezing of funds, before final disbursement).

• This fee is not included in the final interest rate because it is independent of the duration of the loan. The expense is collected upon disbursement of the loan.

7.2.3 Expenses for Legal Due Diligence/Survey and Registration of prenotation/mortgage

Inspection of title deeds	€ 86,80(*), (**)
---------------------------	------------------

- V.A.T., currently 24%, is included
 - Travel expenses (€0,25/km) and other relative costs for attorney’s transfer and accommodation, if needed, are borne by the borrower.

- Expenses per single property inspected. They are collected prior to respective inspection and cannot be returned.

(*) For "New Start" loan applications that will be submitted during the period from 18/09/2024 to 31/12/2024, the amount of financing is up to €300,000 and the estimated value of the property is up to €600,000 no legal inspection of the property titles fees will be charged. The offer refers to the legal inspection of a single property. In the event that an inspection of another property or a re-inspection of the same property is required, the prescribed fees will be charged.

(**) For housing programme “Spiti mou II” loan applications, no legal inspection of the property titles fees will be charged. Travel expenses for any distance from lawyer’s location as well as any other relative costs for transfer and accommodation, if needed, are borne by the borrower. In the event that an inspection of the tiles of another property or a re-inspection of the titles of the same property is required, the prescribed fees will be charged.

Registration of prenotation/mortgage expenses	€ 370
---	-------

- For registration of prenotation on more than one pieces of property, cumulative increase of €80 on expenses.
 - V.A.T., currently 24%, is included.
 - In exceptional cases different costs may be applicable, according to local Bar Associations pricelists.
 - Travel expenses (€0,25/km) and other relative costs for attorney’s transfer and accommodation, if needed, are borne by the borrower.



7.2.3 Expenses for Legal Due Diligence/Survey and Registration of prenotation/mortgage	
<p>- Over expenses do not include charges paid to cadastre (0,775% on prenotation amount or 0,875% for prenotation registration to a Hellenic Cadastre office) and other expenses paid by the Bank as, indicatively and not restrictively, for application, summary and issuance of certificates for the transcription of property. All relevant expenses are borne by the borrower.</p> <p>- Subject expenses are paid by the borrower at the stage of loan agreement contract signature.</p>	
Other Legal Transactions on property	
Expenses of weight declaration at the cadastral offices ⁽¹⁾	€ 40 per piece of property, per prenotation
Fixed fee for cadastre registration ⁽¹⁾	€ 35 per right in the case of cadastral parcels, buildings, horizontal and vertical properties and €20 per right in the cases of supporting spaces.
Letter for redemption of mortgage prenotation	Fixed fee € 70

Note

1. Applicable only for property located in areas under cadastre registration.

7.2.4 Technical Inspection Fees ⁽¹⁾ (including V.A.T, currently 24%)	
A. New Start Housing Loan, Oikia Housing Loan and collateralized Personal/Consumer Loans	
Property valuation fees	€148,80(*)
Working progress certification fees	€86,80
Budget adoption fees (by autopsy)	€124
Budget adoption fees (without autopsy)	€62
<p>(*) "New Start" loan applications that will be submitted during the period from 18/09/2024 to 31/12/2024 with loan amount up to €300,000 and property's estimated value up to €600,000 will not be charged with technical evaluation fees. The offer refers to the technical evaluation of a single property. In the event that an evaluation of another property or a re-evaluation of the same property is required, the prescribed fees will be charged.</p>	
B. Other housing loans	
According to table Technical Inspection Fees	

Note

1. Fees are charged by piece of property inspected. They are collected prior to respective inspection and cannot be returned. Travel expenses (€0,25/km) for any distance over 30 km from valuator's location as well as any other relative costs for transfer and accommodation, if needed, are borne by the borrower. In case of simultaneous valuation and budget adoption or working progress certification, the total cost shall be valuation fees plus €30. In case of multiple horizontal properties covered by the same valuation report, the fees shall be 100% for the first piece of property and thereafter: (a) 20% per piece of property of the same purpose as the main one, (b) 60% per piece of property of different purpose than the main one.

C. "Spiti mou II" Housing Programme	
Property valuation fees – Full valuation by Internal Autopsy Appartments or terraced houses including any ancillary spaces (storage places, parking spaces etc.) Detached houses including any ancillary spaces (storage places, parking spaces etc.)	Free of charge

Notes

1. Travel expenses from valuator's location as well as any other relative costs for transfer and accommodation, if needed, are borne by the borrower.

2. In the event that an inspection of another property or a re-inspection of the same property is required, the prescribed fees will be charged.



TECHNICAL INSPECTION FEES
 Including V.A.T., currently 24%
 Where a percentage (%) is depicted, fees are calculated based on property's market value

A. Property Valuation Fees						
Property Type		Market Value	Full valuation	Re-valuation	Full valuation/ Re-valuation	Desktop Valuation/ Re-valuation
			Internal autopsy		External autopsy	
Housing	Horizontal properties ¹	Up to € 500.000	€ 148,80	€ 105,40	€ 93,00	€ 31,00
		Over € 500.000	€ 186,00	€ 124,00	€ 93,00	€ 62,00
	Detached properties ²	Up to € 500.000	€ 186,00	€ 105,40	€ 93,00	€ 31,00
		Over € 500.000	€ 310,00	€ 248,00	€ 186,00	€ 62,00
Business	Horizontal properties ³	Up to € 500.000	€ 148,80	€ 105,40	€ 93,00	€ 31,00
		Over € 500.000	€ 310,00	€ 248,00	€ 186,00	€ 62,00
	Detached properties ⁴	Up to € 500.000	€ 186,00	€ 124,00	€ 93,00	€ 31,00
		From €500.000,01 to € 3M	€ 372,00	€ 186,00	€ 148,80	86,80 €
		Over € 3M	0,01%	0,010%	0,0085%	€ 105,40
Cadastral parcels	Plots of land	Up to € 500.000	€ 124,00	€ 105,40	€ 93,00	€ 31,00
		From € 500.000,01 to € 3M	€ 310,00	€ 248,00	€ 186,00	€ 62,00
		Over € 3M	0,01%	0,010%	0,0085%	€ 105,40
	Agricultural parcels	Up to € 500.000	€ 124,00	€ 105,40	€ 93,00	€ 31,00
		From € 500.000,01 to € 2M	€ 248,00	€ 210,80	€ 155,00	€ 62,00
		Over € 2M	0,01%	0,01%	0,0085%	€ 105,40
Touristic	Hotels – touristic units	Up to 500.000 €	€ 248,00	€ 210,80	€ 186,00	€ 62,00
		From € 500.000,01 to € 3M	€ 372,00	€ 310,00	€ 272,80	€ 93,00
		Over € 3M	0,0120%	0,0100%	0,0085%	0,0025%
Car stations		Capacity up to 100 places	€ 310,00	€ 248,00	€ 124,00	€ 62,00
		Capacity over 100 places	0,012%	0,01%	0,0085%	€ 111,60
Special property types		As per special agreement				

¹ Refers to: Apartments or terraced houses including any ancillary spaces (storage places, parking spaces etc.); Storage places connected to a housing property as stand-alone horizontal properties; Parking spaces connected to a housing property as stand-alone horizontal properties; Right to increase height

² Refers to: Detached houses including any ancillary spaces (storage places, parking spaces etc.); Housing blocks

³ Refers to: Shops/Offices including any ancillary spaces (storage places, parking spaces etc.); Storage spaces or parking spaces connected to a business property as stand-alone horizontal properties; Right to increase height; Industrial/Craft trade properties (horizontal)

⁴ Refers to: Office/Shop buildings; Mixed purpose buildings; Professional warehouses; Warehouse buildings; Industrial/Craft trade properties (detached); Greenhouses



B. BUDGET ADOPTION FEES [5]			
Property Type	Budget Range	Budget Adoption by autopsy	Budget Adoption without autopsy
Housing	Up to € 500.000	€ 124,00	€ 62,00
	Over € 500.000	€ 161,20	€ 86,80
Business	Up to € 500.000	€ 124,00	€ 62,00
	Over € 500.000	€ 161,20	€ 86,80
Touristic	Up to € 500.000	€ 124,00	€ 62,00
	Over € 500.000	€ 186,00	€ 86,80
Car Stations	Up to € 500.000	€ 124,00	€ 62,00
	Over € 500.000	€ 161,20	€ 86,80
Special property types	Regardless of budget range	€ 161,20	€ 86,80

C. Work Progress Certification [5]		
Property Type	Budget Range	Work Progress Certification
Housing	Up to € 1M	€ 86,80
	Over € 1M	€ 124,00
Business	Up to € 1M	€ 86,80
	Over € 1M	€ 124,00
Touristic	Up to € 1M	€ 99,20
	Over € 1M	€ 124,00
Car Stations	Up to 1M €	€ 99,20
	Over 1M €	€ 124,00
Special property types	Regardless of budget range	€ 124,00

Notes

1. In cases where property under inspection is located over 30 km from valuator's location, the following additional expenses are borne by the borrower: (a) compensation 0,25 €/km; (b) any toll, ferry, ship or airplane expenses; (c) any accommodation expenses according to an agreement.
2. In case of multiple horizontal properties covered by the same valuation report, the fees shall be 100% for the first piece of property and thereafter: (a) 20% per piece of property of the same purpose as the main one, (b) 60% per piece of property of different purpose than the main one.
3. Attachments to main properties are included in the main horizontal property valuation fees
4. Re-valuation fees depicted in the table above are applicable in cases where original valuator is involved. Otherwise (in case of different valuator), valuation fees apply. "Re-valuation" refers to a new valuation by the same valuator, given that there are no alterations in property or legislation for a period of two years and provided that no extraordinary situation has occurred to the local or broader real estate market.
5. In case of simultaneous valuation and budget adoption or working progress certification, the total cost shall be valuation fees plus €30.
6. Inspection Reports (free-text) for IFRS purposes are charged according to the above table plus €100 per Report.
7. Inspection Reports (free-text) for Bailiff/ Court use are charged according to the above table plus €100 per Report.
8. Court appearance expenses are fixed to 50,00 € per hour, max. total 150,00 €.
9. Expenses for research/reproduction of documents through Urban Planning Commission are set to 60 € plus reproduction cost.
10. At all cases, regardless of property/inspection type, the maximum expense amount per report is set to 2.500 € plus V.A.T., except for fees upon special agreement. These expenses do not include any travel or accommodation expenses.
11. Amounts depicted in the above table are not applicable to special projects (e.g. massive valuations). In such cases fees are settled by special arrangement depending on the case.
12. Expenses regarding E/M facilities are subject to special arrangement.
13. Any other services not included in the table above are performed according to a special agreement.



8. CARDS

Note

In case of a foreign currency transaction, its amount is converted into Euro by the International Organization (Visa, Mastercard), holder of the card sign, based on the reference rate used by the Organization as the case may be, on the date and time of the transaction clearance. Additional charges by the above mentioned Organizations for transactions in foreign exchange performed abroad may be applicable. Information regarding the exchange rates used by the Organizations, as valid from time to time, as well as the mechanisms used for calculation, are available at the Organizations web pages. Given the fact that exchange rates are constantly variable, the time lapse between the transaction in foreign currency and its clearance might lead to a different debit amount.

8.1 Debit Card Mastercard

8.1.1 Issuance & management fees

TRANSACTION	FLAT or %	MINIMUM	MAXIMUM
Annual fee (collected upon 1 st issuance and then annually on anniversary)	7,20 €	-	-
Card & PIN re-issuance	Free of charge	-	-

8.1.2 Transactions through Pancreta Bank ATMs with Pancreta Bank Mastercard Debit Card

TRANSACTION	FLAT or %	CUT-OFF	VALUE DATE
Cash deposits	Free of charge	14:30 (for non BNA ATMs with online deposit facility)	Same day
Cash withdrawals	Free of charge	-	-

8.1.3 Transactions through other banks' ATMs with Pancreta Bank Mastercard Debit Card

TRANSACTION	FLAT or %	MINIMUM	MAXIMUM
Cash withdrawals from Pancreta Bank and co-operative banks' ATMs	Free of charge	-	-
Purchases in Greece or abroad	Free of charge	-	-
Cash withdrawals/balance inquiries from ATMs bearing the Mastercard sign in Greece and ATMs in EEA (European Economic Area) countries	Free of charge	Additional charges may arise from the ATM provider	
Conversion of transactions abroad in Euro	Free of charge		

8.1.4 Transactions through Pancreta Bank ATMs using other banks' cards

TRANSACTION	FLAT or %	MINIMUM	MAXIMUM
Cash withdrawals	1,50€ (Free of charge, if the ATM is the only one)	Additional costs may arise by issuing bank	



	in the specific municipal unit)	
Other transactions (Balance inquiry, PIN change, PIN reactivation)	Free of charge	

8.2 Credit Card MASTERCARD

8.2.1 Issuance & management fees

TRANSACTION	FLAT or %		MINIMUM	MAXIMUM
Annual fee (free of charge for the 1 st year)	Mastercard Standard	25€	-	-
	Mastercard Gold	50€		
Add-on card annual fee (per add-on card) (free of charge for the 1 st year)	Mastercard Standard	10€	-	-
	Mastercard Gold	20€		
Issuance/re-issuance of statement	Free of charge		-	-
Card re-issuance (due to loss, damage, theft)	Free of charge		-	-
PIN issuance/ reissuance	Free of charge		-	-
Expenses for overdraft on credit limit	5% on the overdraft amount		-	50€

8.2.2 Transactions

TRANSACTION	FLAT or %	MINIMUM	MAXIMUM
Cash advance from Pancreta Bank ATM	Free of charge	-	-
Cash advance from ATM or counters of other banks in Greece or abroad	Free of charge*	-	-
Balance Enquiry from other banks' ATMs	Free of charge	-	-
PIN change from other banks' ATMs	Free of charge	-	-
Standing orders execution	Free of charge	-	-

* Additional charges may arise from the ATM provider



9. MISCELLANEOUS FEES & CHARGES

9.1 Provision of Information			
TRANSACTION	FLAT or %	MINIMUM	MAXIMUM
<p>Copy of account statement</p> <p>In cases where a large amount of historical data is requested, the commission is agreed with the customer and depends on the issuance time required*</p>	<ul style="list-style-type: none"> • Free of charge for the past month • 5€ per account for statements from 19/11/2012 • 10€ per account for statements older than 16/11/2012, with maximum 100€ per client request. 	-	100€
<p>Copy of teller voucher</p> <p>In cases where a large amount of historical data is requested, the commission is agreed with the customer and depends on the issuance time required*</p>	<ul style="list-style-type: none"> • 10€ per voucher for current fiscal year • 20€ per voucher for former fiscal years with maximum 150€ per client request and up to 10 vouchers. <p>More than 10 voucher copies are considered as a new request.</p>	-	150€
<p>Copy of loan contract (Cases pursuant to Law 3869/2010 and its amendments are exempted)</p> <p>In cases where a large amount of historical data is requested, the commission is agreed with the customer and depends on the issuance time required*</p>	<ul style="list-style-type: none"> • 20€ for the main loan contract and • 10€ for any additional deed with a maximum of 150€ per main loan contract. 	-	150€
Copy of contract (debit card/POS)	20€	-	-
Personal assets enquiry	50€	-	-

* In these cases a written request is received from the customer. The fee is prepaid.
No fee is collected for information requested by judicial or other authorities.

9.2 Granting of letters			
TRANSACTION	FLAT or %	MINIMUM	MAXIMUM
To Chambers, Universities etc.	30€	-	-
Attestations to Certified Auditors	20€	-	-
Reference Letter	30€	-	-
Certification of interest on deposit earlier than the previous year	10€	-	-
Deposits balance Certification	20€	-	-



9.2 Granting of letters			
TRANSACTION	FLAT or %	MINIMUM	MAXIMUM
	(free of charge for Asset and Fund- Source declaration "Pothen esches")		
Loans Analysis	30€ (free of charge for Asset and Fund- Source declaration "Pothen esches" and in cases pursuant to Law 3869/2010 its amendments, statement of financial debts through gov.gr)	-	-

9.3 Cash orders			
TRANSACTION	FLAT or %	MINIMUM	MAXIMUM
Immediate cash order (extraordinary cash shipment)	Upon agreement (the fee is dependant on the distance between the order and the cash supply branch and on additional costs.	25€	-
Exchange of banknotes (Euro) only for Bank's clients	0,15%	5€	300€
Cashcount/exchange of coins (Euro) only for Bank's clients	0,90%	4€	150€

9.4 Lease of Safe Deposit Boxes				
TRANSACTION	FLAT or %		MINIMUM	MAXIMUM
Annual rent (plus VAT 24%)	Small	75€	-	-
	Medium	100€		
	Large	150€		

9.5 Other				
TRANSACTION	FLAT or %		MINIMUM	MAXIMUM
Foreign Exchange fee	0,10% on transaction amount		3€	50€
Expenses for processing writ of seizure of Individuals (found in the hands of the Bank) (Collected as a lump sum from the seeing and only once for the same seizure)	Amount given ≤ 1.000€	50€	-	-
	Amount given ≥1000,01€	100€		
File processing for loans	• Cooperatives	0,50€ per charge	-	-
	• Businesses or personal enterprises (mainly of the agriculture sector)	0,80€ per charge		