

## PAYMENTS IN GREECE AND ABROAD

Transaction types	Cut-off (Athens Local time)	Value Date Applied
<b>CURRENCY: EUR</b>		
• <b>In favour of accounts in our books</b>		
<b>SWIFT MT103/103+</b> FOR <b>STP</b> PAYMENTS AND FOR AMOUNTS <EUR 12.500	19:00	d
<b>SWIFT MT103/103+</b> FOR <b>NON-STP</b> PAYMENTS AND FOR AMOUNTS >EUR 12.500	15:00	d
<b>SWIFT MT103/103+</b> FOR <b>NON-STP</b> PAYMENTS AND FOR AMOUNTS >EUR 12.500	<i>If received <u>after</u> 15:00 Payment is processed <b>during the next business day</b> but with <b>good value</b></i>	d
<b>SWIFT MT200/201/202/203</b>	19.00	d
• <b>In favour of accounts with other banks</b>		
<b>SWIFT MT103/103+</b>	15.00	d
<b>SWIFT MT200/201/202/203</b>	17.00	d

- Messages STP received via EBA, TARGET2 or correspondent banking accounts
- Payments providing cover separately through one of the above channels, will be executed only after receipt of the relevant cover
- Compliance with these cut-off times will guarantee same day execution provided that the messages are correctly formatted. After these cut-off times, transactions will be carried out on a best effort basis

<b>OTHER CURRENCIES</b>		
• <b>In favour of accounts in our books</b>		
<b>SWIFT MT103/103+</b> FOR <b>STP</b> PAYMENTS AND FOR AMOUNTS <EUR 12.500	19:00	d
<b>SWIFT MT103/103+</b> FOR <b>NON-STP</b> PAYMENTS AND FOR AMOUNTS >EUR 12.500	15:00	d
<b>SWIFT MT103/103+</b> FOR <b>NON-STP</b> PAYMENTS AND FOR AMOUNTS >EUR 12.500	<i>If received <u>after</u> 15:00 Payment is processed <b>during the next business day</b> but with <b>good value</b></i>	d
<b>SWIFT MT200/201/202/203</b>	19.00	d
• <b>In favour of accounts with other banks</b>		
<b>SWIFT MT103/103+</b>	19.00	d+1
<b>SWIFT MT200/201/202/203</b> (debiting a Loro account)	13.30	d

- Cover should be provided in the currency of the payment order

**d = Value Date/Settlement Day**